

SPOTLIGHT

NOVEMBER 2018

#OwnIt

AIL/NILICO 2019

SPOTLIGHT

www.arc.aillife.com/arc/spotlight
A monthly publication spotlighting top producers of American Income Life and National Income Life

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Steve Greer
Chief Executive Officer
AIL/NILICO Agency Divisions

IT'S A PRIVILEGE — AND A CHALLENGE

— each year to come up with our annual theme. Sometimes what's called for is a rallying cry — *Let's Ride!* and *Here We Come* are perfect examples. Sometimes our themes are inspiring like *I Believe* and *Leap of Faith*. This year, we were going for a theme that commands action on a positive and personal level.

Our 2019 theme is **#OWNIT**. **#OWNIT** is a strong call to action for PERSONAL change and PERSONAL growth at every level of AIL/NILICO. It starts with each of us as dedicated, passionate individuals. That's where all greatness starts — the power of one multiplied.

OWN YOUR OPPORTUNITY. OWN YOUR DEAL. This career is not for rent. It's for sale only and you bought it. It's YOUR opportunity; YOUR deal. When you own something, your attitude about it is very different. You can't "drive it like you stole it!" Owning this opportunity means giving it the respect and dedication it deserves.

If you are a leader, you are also co-owner of the careers of those you lead. You are a co-signer for their success from the day they

walk in your door. Establish and encourage a culture of ownership, which means everyone assumes responsibility over results and reaching their full potential. Teams that inspire an ownership mindset are more successful than those that don't...every time.

OWN YOUR STORY. It's easy to own the glorious parts of our story, the victories. But there are parts to everyone's story that are more difficult to own up to than others — when it gets ugly. Your success depends on owning the WHOLE enchilada, good and bad. Own all of it. If you don't, it will own YOU.

OWN THE PAST. We must acknowledge where we have been to understand what has brought us to this point. I've heard many people (including myself) say, "I don't understand why this is happening," or "why this is happening AGAIN?" We can't own today's results much less tomorrow's results if we don't own how we got here. If you want something different, something bigger and better, own the need to do something different to get different results.

WE MUST OWN THE PAST TO OWN THE PRESENT. It's called MINDFULNESS. Pay attention and take ownership of it all. It's easy to own the income, trips, the recognition. It's harder and not nearly as glamorous to own the nuts and bolts of building for success.

OWN THE VISION. OWN YOUR PURPOSE. OWN THE FUTURE. Our goal is \$1 billion ALP. What part of that will you own? The vehicle to achieve that goal is GROWTH

at every level. What drives us to that goal is our PURPOSE: protecting working families while taking care of our own. If you want a big chunk of that \$1 billion, the answer is obvious: go after it, make it yours.

We are committed to top-down ownership to support you and achieve the healthy level of sustainable growth we want. At the corporate level, owning it means not just keeping up with change or trying to catch up to it, but driving change. We have exciting changes and innovations coming in 2019 in compensation and technology, which you'll be learning about from your SGA and Director.

From today on marks the challenge, the call to action to **#OWNIT**; to take on a new level of ownership, responsibility and accountability in our agencies and in this company. You — we — own all of it, the good and the not-so-great. If one prospect is left unprotected, we own that failure. If there's an opportunity for one agency to make an impact in their community and they don't, we all own that missed opportunity. And here's the important part — we **#OWNIT** and make things right going forward.

I challenge you — all of you, all of us — to make it personal. Own what's left of this year. We've shown again and again that we are capable of incredible, inspired results. Let's be the best we can be, do the best we can to end 2018 with our heads held high and ready to kill it in the coming year.

2019, we're coming for you!
Let there be no doubt — WE **#OWNIT!** 🇺🇸

SGA Career Track

New Markets Opening & Expanding!
There is a growing need for ambitious leaders. AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@aillife.com.



Required Retention Rate

Effective Jan. 1, 2018, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first twelve months. The rates listed are for *Spotlight* recognition only.

Retention: 73.0%
Net to Gross: 80%

Dates to Remember

eApp business and paper applications subject to the 7 day hold should be uploaded or sent to Home Office by **Friday 12/21** before 3:30 p.m. CST. Paper apps excluded from the 7 day hold and PR credits should be received at Home Office by **Thursday 12/27**. eApp business excluded from the 7 day hold should be uploaded by **Monday 12/31** before 3:30 p.m. CST to count for **December** production.

eApp cutoff has been extended to 3:30 p.m. CST every Wednesday, Thursday, and last day of the calendar month to allow more business to load before the weekly advance and end-of-month AP&P cutoff. All other days of the week remain the standard 2:00 p.m. CST cutoff time.

\$6,220,336

in total bonuses were paid out this month by AIL and NILICO. For more information on the monthly bonuses, turn to **Page 32-40.**

Correction

In the October issue of *Spotlight*, the incorrect photo was used for #7 SA **Daniel Juskiw**.



DANIEL JUSKIW
Columbus, OH
Surace-Smith

Spotlight Digital
is now on the web!

spotlight.ailagents.com
Username: **AIL** Password: **ALP2018**

*** Look for the asterisk!** The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2019 Awards Presentation are: the top SGA from each category based on Performance Factor with 100% minimum, the top MGA / RGA from each category based on growth and Performance Factor with 100% minimum, the top five GAs, the top five SAs, and the top ten Individual Producers, the top PR Representative from each category, and the top PR Manager from each category. View the 2019 Convention Qualifications online at www.aillife.com or www.nilife.com. **Check your production!** If there is an asterisk by your position, you could be on your way to stay at the wonderful Caesars Palace in Las Vegas! The convention will be held May 8-11, 2019.



ANNIVERSARIES

40 YEARS OF SERVICE

Don Spohn, PR

36 YEARS OF SERVICE

Josh Chalom, SGA

Jim Surace, SGA

35 YEARS OF SERVICE

Cindy Furer, SGA

Don Foti, SGA

32 YEARS OF SERVICE

Irene Rurycz, PR

31 YEARS OF SERVICE

Billy Sauers, PR

30 YEARS OF SERVICE

Erik Graham, AGT

27 YEARS OF SERVICE

Rona Pileggi Spano, PR

25 YEARS OF SERVICE

Robin Andrade, PR

Chris La Fond, RGA

24 YEARS OF SERVICE

Laurie Gruber, PR

19 YEARS OF SERVICE

Mark Gagliardi, PR

Al-Karim Walji, AGT

18 YEARS OF SERVICE

Arthur Westergren, AGT

17 YEARS OF SERVICE

JT Tasker, PR

15 YEARS OF SERVICE

Eric LaBossiere, AGT

Mike Sukhbaatar, AGT

14 YEARS OF SERVICE

Brandon Teter, GA

13 YEARS OF SERVICE

Sabrina Lloyd, SGA

12 YEARS OF SERVICE

Katy Hogge, PR

11 YEARS OF SERVICE

Jennifer Holliday-Thiel, AGT

Kevin Holtz, SGA

Karen Sessing, AGT

Amy Shui, AGT

10 YEARS OF SERVICE

Justin Adams, RGA

Lori Dacyk, GA

Dee Hettinger, PR

Lacy Martin, PR

Lleison Martinez, GA

Yadollah Pourjalali, AGT

Bruce Viaje, RGA

9 YEARS OF SERVICE

Yemi Akinade, RGA

Derron Alexander, MGA

Nic Iagulli, MGA

Robert Nolan, GA

Jose Rubio, AGT

Patrena Smith, PR

Cherri Xie, AGT

8 YEARS OF SERVICE

Brian Jerome, MGA

Kody Kramme, RGA

Lamar Livingston, GA

Marc Salvaggi, SGA

Bobbi Wiatr, AGT

7 YEARS OF SERVICE

Michael Gerstein, RGA

Mark Harhager, AGT

Hakan Ozalpasan, AGT

Hector Sartori, AGT

6 YEARS OF SERVICE

Ricardo Alanis, AGT

Jorge Alvarez, AGT

Christopher Botelho, RGA

Timothy Bugge, GA

Lisa Guay, PR

Nicky Hylton, GA

Orby Kelley, GA

Zoltan Krecsko, MGA

Julia Loboda, GA

Brett Maurice, RGA

Michael Musso, RGA

Michael Russo, RGA

Patricia Santamarina, SA

Nick Scordos, SGA

Rosita Tumpap, AGT

Brian Zuzick, RGA

5 YEARS OF SERVICE

Maria Fe Abad-Barte, AGT

Mickey Adkins, GA

Armando Aiello, MGA

Andrew Chambers, MGA

Pablo De La Cruz, SA

Jon Houser, GA

Andre LaRose, SGA

Alipate Makaui, MGA

Anna Midowicz, AGT

Laurekins Pardovani, AGT

Michael Russin, MGA

Paul Smith, RGA

Kristi Stephens, AGT

Constance Tuiteleapaga, RGA

4 YEARS OF SERVICE

William Barker, SA

Jesse Benwell, GA

Kaitlyn Brandt, RGA

Christopher Bungay, MGA

Elizabeth Garcia, SA

Deonte Jones, MGA

Ryan Locke, SA

Jesus Parra, MGA

Sherly Philippe, MGA

Jeremy Rivers, RGA

Calvin Shaw, AGT

James Sherwood, GA

Felicia Steele, MGA

Sean Walsh, AGT

Hanbo Xu, MGA

3 YEARS OF SERVICE

Hazem Aboueldahab, AGT

Anthony Chirico, AGT

Barkley Collinson, MGA

Oscar Garcia-Gamez, SA

Conzita Goveas, SA

Yihsin Huang, SA

Ashley Johnston, SA

Zachery Kertulis, GA

Penelope King, AGT

Sung Oh, SA

Gladis Orozco, GA

Mayra Robles, SA

Emma Sermos, RGA

Debra Small, GA

Travis Stucki, MGA

Benjamin Varner, AGT

2 YEARS OF SERVICE

Aaron Burke, MGA

Hector Bustamante, AGT

Mathieu Cook, MGA

Cynthia Couttolenc, SA

Veronica Coval, GA

John Curry, SA

Jonathan Da-al, SA

Karen Davis, AGT

Janelle Dutra, GA

Tanner Duy, GA

Manale El Awad, GA

Kaitlyn Everts, AGT

David Fiscu, MGA

Brackin Flitton, GA

Cynthia Fuller, GA

Corinne Gamble, GA

Hemerson Gonzalez, SGA

Anthony Greco, MGA

Mandi Gutierrez, AGT

William Hammons, SA

Shane Hirtle, SA

Douglas Hodgson, SA

Stephen Jubrey, AGT

Stephane Masyn, SA

James McCormick, SA

Chad McLaughlin, RGA

Rackeem Miller, SA

Haneefah Morehead, SA

Dylan Murphy, MGA

Matias Orrego, SA

Aaron Patt, SA

Michael Patty, RGA

Kimberly Salerno, SA

Jacob Schiaffino, AGT

Elizah Smart, AGT

Michael Tolman, SA

Amanda Torres, AGT

Hifo Tuiontoa, AGT

Shane Valentine, SA

Dominick Williams, MGA

1 YEAR OF SERVICE

Stephan Abrecht, SA

Mari Andrade, SA

Raul Aquino, GA

Jordan Atkinson, SA

Aisha Babbitt, AGT

Michael Bamiro, SA

Jayvon Bennett, SA

Trenton Benton, SA

Veronica Bradford, AGT

Keeland Bryant, SA

Brendon Byers, SA

Liza Cacevic, SA

Corey Castriota, AGT

Cooperman Chhor, AGT

Caryn Cook, AGT

Jairo Davila, SA

Anthony de Guzman, AGT

Manuel Diaz, GA

Danijel Dokic, AGT

Lori Dumont, AGT

Nino Durante, AGT

Tina Espinoza, AGT

Cody Fink, AGT

Nakita Fortin, SA

Dylan Foti, SA

Brenda Gamboa Ramirez, AGT

Joseph Gibbs, SA

Marta Gomez, AGT

Chantal Grant, GA

Drew Hager, AGT

Andrew Heffernan, SA

Walter Henderson, AGT

Darian Hester, AGT

Zoya Hollandsworth, AGT

Michael Hubbs, GA

Nicole Hutchinson, SA

Lina Jimenez, GA

Nicholas Jones, AGT

Shanice Jones, AGT

Michael Joseph, MGA

Charmaine Junio, AGT

Mateusz Kois, AGT

Johnathan Kyte, SA

Brent Lankford, AGT

Charles Lee, SA

Nathaniel Magda, AGT

Ronald Martin, SA

Kevin Martinez, SA

John McCarthy, GA

Scott McCrory, MGA

Bredt McSorley, AGT

Robert Melanson, AGT

Michel Merinos, SA

Shavonne Moorer, AGT

Andres Morales, GA

Marcus Mosley, SA

Dan Nebraski, GA

John Ochoa Correa, MGA

Tahis Quintero Bonilla, SA

Dianna Raspiller, AGT

Mohamad Raychouni, SA

Carl Rice, SA

Tyrone Robinson, SA

Joshua Rodriguez, SA

Sonia Silva, MGA

Elena Simeone, AGT

Karen Stashick, SA

Curtis Staub, AGT

Joseph Tapia-Saavedra, SA

Andre Taylor, AGT

Jeanette Tipton, AGT

Daniel Ulloa Arciniegas, SA

Jose Venegas, AGT

Felice Villarama, SA

Tom Weller, SGA

PROMOTIONS

STATE GENERAL AGENT

Patrick Bendure

Dan Hartwig

Nicholas Lorence

Matthew Parks

Marc Salvaggi

Ricardo Subero

REGIONAL GENERAL AGENT

Kaitlyn Brandt

Lauren Coyne

Steven Engrav

Asiguy Haugabook

Chad Panzer

Aaron Parks

MASTER GENERAL AGENT

Marissa Ault

Isaiah Banks

Helena Bierens

Timothy Brown

Michael Burningham

Briana Cooper

Steven Dell

Lindsey Dettwiller

Derya Ekren

Marissa Ellis

Anthony Ferraro

Mario Hajro

James Harding

Casey Kunash

Crystal Larkins

Shawn Lewicki

Patrick Locke

Brendan Mitchell

Joseph Sarasin

NEW SGAs



Patrick 'Bulldogg' Bendure
Ohio & Kentucky

Bulldogg joined Surace-Smith in 2006 after a 15-year career in the bar and night club industry. He was tapped to develop an office in Columbus, OH, which became a leading office while he continued to be recognized in his own right as a producer. Bulldogg's advice to those just starting out with AIL/NILICO is to find a trustworthy mentor and listen to them. He says the secret to success is "never taking advice from someone that you aren't willing to trade places with."



Dan Hartwig
Ohio & Kentucky

Dan was a consultant in the financial services industry prior to joining Surace-Smith in 2008. He went to college with SGA Mike Vasu, who "had been recruiting me for 2½ years." He was promoted to MGA in his first year and was consistently ranked among the company's top MGAs. Dan finds the most rewarding aspect of his career is "seeing the growth not only personally but among peers. It's one thing when you get better; it's another thing when others are winning with you."



Matt Parks
Wisconsin, Illinois, Ohio

In 2009, Matt was a consultant for a risk management firm. After watching his younger brother achieving success with AIL, he decided to join Surace-Smith. Once he attained his own financial goal, he got into leadership where he was able to help others achieve their goals as well. When asked if he'd do anything differently if he started again, he answered, "I would have thought bigger sooner." He advises putting forth maximum effort, being a coachable player and operating with integrity.



Marc Salvaggi
Wisconsin, Illinois, Ohio

Mark was in the Navy before joining Surace-Smith in 2010. He was enticed by the opportunity to help people by teaching them how to create long-term security and finds impacting people's futures most rewarding. He advises those just starting their AIL/NILICO career to be "a blank canvas and don't over-complicate things." He sees his offices having a positive economic impact by providing a chance for people to "create the opportunity the way they see fit for themselves." They are also involved with food banks within the community.



Nick Lorence
Texas

Nick was personally recruited by friends to AIL in 2008 after college. He rose through the leadership ranks quickly by becoming an MGA in a little over 4 months. He trained five Million Dollar producers and two \$2 Million producers. At one point, he was responsible for operations in 11 Altig-Orlovic offices. Nick says what he finds most rewarding about this career is "watching the people that I work with grow to be better than me. It's about changing people's lives."



Ricardo Subero
Georgia

Ricardo came to AIL after college in 2006, attracted by the opportunity to control his own income and by helping working families secure their financial future after the loss of a loved one. Changing people's lives by helping them succeed on their own terms gives him great satisfaction. He advises those new to AIL/NILICO to stay focused, don't get complacent and never give up. Ricardo mentors kids in the area, and the Agency helps with back-to-school charitable events and feeding the homeless.



Jason Beckman

Vice President of
Public Relations Field Operations

OWNERSHIP: *the act, state, or right of possessing something.*

OUR RESULTS FOR 2019 WILL BE A direct reflection of our work and identity. The identity of American Income Life / National Income Life begins and ends with our commitment to serve working families in action, word and deed.

#OWNIT in action — For Team PR, that means showing up for our groups when they or their members need us the most. We must always remember that behind every lead we generate is a family with their own story. The affinity from our group-endorsed leads puts our agents in position to schedule an appointment with the family to educate them on the products available to protect them financially when tragedy strikes. In addition, our food bank and the PR "Basket of Hope" allow a struggling family to find a short-term solution for nourishment while they're able to adjust to

the circumstances surrounding them. Every can of food or non-perishable item collected in the home helps ease the burden of a mother or father or guardian struggling to provide for their family.

#OWNIT in word — Owning it in word is what makes this Company different from our competition and provides a differential advantage when having a conversation with a labor union, credit union or association in the developmental stages of establishing a new relationship. This conversation begins with our CEO, Steve Greer, as his Labor Day op-ed that was featured in the September 2018 *Spotlight*, originally published in the *Waco Tribune-Herald* and the *St. Louis/Southern Illinois Labor Tribune*. It was also featured by the American Sustainable Business Council of which Steve is a member. ASBC members believe that sustainable business is good business and should play a positive role in our society. At AIL/NILICO, we know our business model plays a positive role in our society from the public policies we support to the individual policies we sell. Both truly make an impact for the families we serve.

#OWNIT in deed — When it comes to owning it in deed, AIL knows no competition. Through the AIL/NILICO PAC and OPEIU Voice of the Electorate fund, American Income Life proudly supported many labor union mem-

bers running for public office in the November 2018 mid-term elections. Local governments have tremendous influence over the lives of working people and directly oversee the delivery of public services, the education of our children and the first responders who work to keep us safe. Through legislative action, these local leaders can directly impact working people's ability and choice to form unions. Stronger unions equal a stronger middle class which is critical as the middle class is the engine of economic growth.

Ownership is personal, and what we do is personal. We have an incredible opportunity (unlimited) to be a change-agent for our own families while serving others to provide financial relief when tragedy happens. Our commitment to service should never dilute. There are people we may never meet or know who are counting on us and whose lives we will change.

Our commitment to being a beacon of support to working families will never cease. **#OWNIT** ☺

WE ALL HAVE DREAMS. BUT IN ORDER TO MAKE DREAMS COME INTO REALITY, IT TAKES AN AWFUL LOT OF DEDICATION, SELF-DISCIPLINE, AND EFFORT. — JESSE OWENS

NEW ASSOCIATES

PER MANAGER

SA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Brian McCabe	25	Theodore Pappas	Cristian Alaimo	3	Sabrina Lloyd	Teba Williams	2	Souley Bah	Mona Moore	2	Brandon MacDonald
Arman Masomzadeh	8	Altig-Orlovic	Carolyn George	3	Sabrina Lloyd	Kyle Bennett	2	Slav Bitman	Juan Molina Gongora	2	Corey Neff
Sousan Samadzade	6	Mathew Hart	Patrick Morgan	3	Travis Moody	Jasmine Dempsey	2	Slav Bitman	Patrick Carroll	2	Oldham-Gryska
Sergio Carta	6	Beto Quintero	Mamdemba Faal	3	Dustin Venekamp	Michel Merinos	2	Jose Carvajal	Lukess Joseph	2	Theodore Pappas
Christian Gojcaj	4	Zachary Hart	Alec Seibold	3	Josh West	Marrin Alea	2	Steve Friedlander	Christianne De Oliveira	2	Cisco Perez
Mohamad Raychouni	4	Zachary Hart	Brenna Moore	2	Altig-Orlovic	Daniel Chousa	2	Giglione-Ackerman	Luis Galvan	2	Chad Potts
Matthew Roebke	4	Zachary Hart	Gabriela Reyna	2	Altig-Orlovic	Keith Dymnioski	2	Giglione-Ackerman	Ashley Clarke	2	Ernest Powell
Kyle Welton	4	Sabrina Lloyd	Joey Sales	2	Altig-Orlovic	Victoria Lindner	2	Giglione-Ackerman	Rafael Medina	2	Beto Quintero
Rochelle Royce	3	Altig-Orlovic	Alexander Horden	2	Simon Arias	Felice Villarama	2	Mathew Hart	Tahis Quintero Bonilla	2	Beto Quintero
Sara Kamalvand	3	Simon Arias	Ashley Hutson	2	Simon Arias	Troy Young	2	Kyle Johnson	Sandy Metellus	2	Albert Serur
Jeff Wentworth	3	Laura Fisher	Jacob Kieffer	2	Simon Arias	Shiv H Patel	2	Sabrina Lloyd	Kendra Cook	2	S-S-Bendure-Hartwig
Jonathan Da-al	3	Steve Friedlander	Tony Nguyen	2	Simon Arias	Carl Rice	2	Sabrina Lloyd	David Stuart	2	S-S-Bendure-Hartwig

MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Atta Saleh	25	Theodore Pappas	Jake Yagjian	5	Albert Serur	Michael Mandella	3	Altig-Orlovic	Michael Stuver	3	Zachary Hart
Jose Viramontes	18	Michael Vasu	Jeffrey von Kienast	5	Josh West	Mark Neilson	3	Altig-Orlovic	Demitrius Lucas	3	Kyle Johnson
Darcy Schrieber	17	Zachary Hart	Joseph Tomanovich	4	Altig-Orlovic	Justin Adams	3	Simon Arias	Steven Baum	3	Sabrina Lloyd
Mark Dushaj	12	Zachary Hart	Elyse Bryan	4	Souley Bah	Jason Bratin	3	Simon Arias	Patrycja Grudzinska	3	Sabrina Lloyd
Clayton Slaughter	10	Michael Vasu	Jinelly Urena	4	Jose Carvajal	Sokol Fazliu	3	Simon Arias	Marian Sertler	3	Sabrina Lloyd
Walter Icaza	9	Beto Quintero	Joshua Krueger	4	Richard Correa	Kierra Goodwin	3	Simon Arias	Brandon Baker	3	Travis Moody
Alan Sedaghat	8	Altig-Orlovic	Brian Zuzick	4	Laura Fisher	Joshua Reyes	3	Simon Arias	Tucker Gregor	3	Travis Moody
Zach Otto	8	Sabrina Lloyd	Taylor Black	4	Giglione-Ackerman	Sean Velasquez	3	Cohen-Cohen	Kanon McGee	3	Dorian Oldham
Michael Cirelli	8	Dorian Oldham	George O'Shea	4	Giglione-Ackerman	Alma Lozano	3	Richard Correa	Ransey Vazquez	3	Bob Olson
Daniel Walton	7	S-S-Bendure-Hartwig	Steven King	4	Zachary Hart	Ronald McCormick	3	Josh Crisp	Layla Bokhari	3	Chad Potts
Rahmatullah Romal Omid	6	Mathew Hart	Asiguy Haugabook	4	Kyle Johnson	Christopher Gebhardt	3	Laura Fisher	Vincent Meyer	3	Chad Potts
Kendall Wilson	6	Sabrina Lloyd	Duane Shaw	4	Sabrina Lloyd	Ryan Hall	3	Laura Fisher	Ryan Wilson	3	Philip Prata
Jeffrey Hall	6	Albert Serur	Aaron Parsons	4	Brandon MacDonald	Doreen Ryan-Foti	3	Don Foti	Samantha Ralston	3	Blake Ralston
Aaron Parks	5	Simon Arias	Evan Donoghue	4	Corey Neff	Craig Stropf	3	Cindy Furer	Mike Paragiou	3	Nick Scordos
Michael Joseph	5	James Cunningham	Mark Lahijani	4	Theodore Pappas	David Hausman	3	Giglione-Ackerman	James Jones	3	Robert Smith
Anita Ferris	5	Steve Friedlander	Scott Wheeler	4	Satti-Kanaan	Corey Helly	3	Giglione-Ackerman	Andrew Batten	3	Michael Vasu
Philip Roffi	5	Cindy Furer	Jessica St Pierre	4	Kris Thieme	Kay Pomroy	3	Greg Graham	Tiffany Babin-Washington	3	Jay Washington
Hemerson Gonzalez	5	Beto Quintero	Dustin Dunbar	4	Dustin Venekamp	Anthony Theriault	3	Mathew Hart	Juan Rivera	3	W-H-Martinez
Peter Gabranski	5	Albert Serur	Andrew Hynan	3	Altig-Orlovic	Micha Focken	3	Zachary Hart	Michael Musso	3	Tom Williams

GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Bilal Farsakh	25	Theodore Pappas	Robert Wright	3	Simon Arias	Jenny Kim	2	Altig-Orlovic	Roger Rau	2	Zachary Hart
Mickey Adkins	16	Zachary Hart	Selina Maldonado	3	Jose Carvajal	Armando Rivera	2	Altig-Orlovic	Dominick Williams	2	Zachary Hart
Aaron Piotrowski	8	Sabrina Lloyd	Stella Roznovan	3	Cohen-Cohen	Joshua Jahnish-Maltese	2	Simon Arias	Vance Rountree	2	Matt Henderson
Dario Messina	7	Zachary Hart	John Nieves	3	Richard Correa	James Tolley	2	Simon Arias	Taurean Flournoy	2	Kyle Johnson
Razan Zarba	6	Mathew Hart	Veronica Coval	3	Laura Fisher	Blake Tomblin	2	Simon Arias	Marie Laine	2	Kyle Johnson
Patricia Contreras	6	Beto Quintero	Casey Helly	3	Giglione-Ackerman	Mark Tusing	2	Simon Arias	Tina Nelson	2	Johnson-Nelson
Dominic Facchini	6	Albert Serur	Marcell Ventura	3	Mathew Hart	Bretta Cummings	2	Simon Arias	Bretta Cummings	2	Brandon MacDonald
Jennifer Reed	5	Simon Arias	Jovanie Scarlett	3	Kyle Johnson	David Basnett	2	Ryan Bisanz	Nicholas Shanks	2	Brandon MacDonald
Phillip Taylor	5	James Cunningham	Robert Adrahtas	3	Sabrina Lloyd	Ethan Dewyer	2	Slav Bitman	Alexis Gomez	2	Corey Neff
Joseph Gojcaj	5	Zachary Hart	Dulce Paz	3	Sabrina Lloyd	Tanya Sutton	2	Slav Bitman	Felipe Machado-Santanna	2	Cisco Perez
Christopher Ross	5	Albert Serur	Crystal Vairetta	3	Travis Moody	Heriberto Chavez	2	Richard Correa	Deshawn Moore	2	Phillip Prata
Matthew Castelli	4	Giglione-Ackerman	Theodore Ryan	3	Oldham-Gryska	Jeramey Pitman	2	Richard Correa	Jordan Reinhold	2	Phillip Prata
Arthur Trost	4	Zachary Hart	Abel Gamo	3	Beto Quintero	Alexander Rollo	2	Josh Crisp	Jesus Romero	2	Beto Quintero
Ruben Cortez	4	Corey Neff	Regina Koonce	3	Blake Ralston	Phi Phan	2	Desi Dimitrova	Lexington Grissom	2	Blake Ralston
Kathleen McNamara	4	Kris Thieme	Cody Gardner	3	Albert Serur	Walter Binger	2	Laura Fisher	Joseph Kanaan	2	Satti-Kanaan
Adam Kidikas	4	Josh West	James Sherwood	3	S-S-Bendure-Hartwig	Iris Saavedra	2	Don Foti	Kanella Glimenakis	2	Albert Serur
Claire Aaby	3	Altig-Orlovic	Holly Bonhorst	3	Michael Vasu	Cristina Fox	2	Giglione-Ackerman	Connor McCollum	2	Robert Smith
Nicholas Wang	3	Altig-Orlovic	Jared Cledner	3	Dustin Venekamp	Danielle Morales	2	Giglione-Ackerman	Eric Peyton	2	S-S-Bendure-Hartwig
Jenna Gula	3	Simon Arias	Sonia Silva	2	Erin Allen	Michelle Olivo	2	Giglione-Ackerman	Brent Bowling	2	S-S-Parks-Salvaggi
Aaron Haynes	3	Simon Arias	Christopher Clark	2	Altig-Orlovic	Jordan Hallman	2	Greg Graham	Michael Coulthard	2	S-S-Parks-Salvaggi
Ariana Jones	3	Simon Arias	Dean Gushi	2	Altig-Orlovic	Erica Carrillo	2	Mathew Hart	Stephanie Villagran	2	Michael Vasu

RGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Ryan Fickert	36	Zachary Hart	Andrew Batten	28	Michael Vasu	Shahab Mahdavejad	25	Theodore Pappas

NEW ASSOCIATE– \$1,000 contract-to-date new agent

THE MINIMUMS FOR RECOGNITION ARE:

- SA & GA**– at least two new associates during the month
- MGA**– at least three new associates during the month
- RGA**– top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new associates under their hierarchy for the month.

LEGACY

RECRUITING PROGRAM



LEGACY RECRUITING CLUB

MEMBERS

— By Number of Eligible Legacy Recruits*

TOP RECRUITING AGENTS** OCTOBER

TOTAL LEGACY RECRUITERS: **282**

TOTAL LEGACY RECRUITS: **335**



Kanon McGee
5 Recruits
Dorian Oldham



Rita Rider
4 Recruits
S-S-Parks-Salvaggi

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Kanon McGee	5	Noli Alea	2	Jason Garland	2	Cory Moncol	2	Joseph Tomanovich	2	Joseph Tomanovich	2
Rita Rider	4	Ryan Andersen	2	Joseph Hedborn	2	Brenna Moore	2	Blake Tomblin	2	Blake Tomblin	2
Jesse Benwell	3	Brandon Basilio	2	Carlos Irizarry	2	Luciano Rapa	2	Ransey Vazquez	2	Ransey Vazquez	2
Patrick Duray	3	Matthew Cessna	2	Sergio Joaquin Haro	2	Christopher Ross	2	Scott Wheeler	2	Scott Wheeler	2
Claude Hamilton	3	Ariel Demesa	2	Samisoni Koloa	2	Iris Saavedra	2	Robert Wright	2	Robert Wright	2
Beatriz Pina	3	Elvis Durakovic	2	Alma Lozano	2	Adrian Sjoberg	2	Rochelle Zomar	2	Rochelle Zomar	2
Juan Rivera	3	Austin Edwards	2	Marti Lunquist	2	David Stadler	2				
Gregory Rudolph	3	Saury Espallat	2	Cody Meadows	2	Amber Steele	2				
Afolasade Aboyade-Cole	2	Desarae Freeman	2	Dakota Mikkelsen	2	Kamal Tayyib	2				

TOP RECRUITING AGENTS** YTD

TOTAL LEGACY RECRUITERS: **2,017**

TOTAL LEGACY RECRUITS: **3,484**

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Scott Wheeler	37	John Nieves	9	Melinda Skinner	7	Paul Smith	6	Felipe Machado-Santanna	5	Felipe Machado-Santanna	5
Ransey Vazquez	30	David Holman	8	Kade Beck	6	Travis Stucki	6	Alipate Makau	5	Alipate Makau	5
Jeramey Pitman	19	Michael McKiernan	8	Taylor Black	6	Raul Aquino	5	Matthew McDowell	5	Matthew McDowell	5
Patrick Duray	16	Rita Rider	8	Sergio Carta	6	Andre Bent	5	Marysabel Mora	5	Marysabel Mora	5
Gregory Rudolph	14	Iris Saavedra	8	Shawntae Collins	6	Dianka Blash	5	Lisa Nguyen	5	Lisa Nguyen	5
Brent Bowling	13	Alix Albright	7	Patricia Contreras	6	Jessica Chang	5	Joshua Noonan	5	Joshua Noonan	5
Michelle Martinez	13	Anthony Almeida	7	Robert Ensign	6	Mathieu Cook	5	Steve Perez	5	Steve Perez	5
Alexis Tran	13	Tiffany Babin-Washington	7	Derek Foore	6	Nikolina Damjanovic	5	Amanda Peterson	5	Amanda Peterson	5
Rosemary Soto	12	Jairo Davila	7	Tony Geer	6	Manuel Diaz	5	Joshua Randolph	5	Joshua Randolph	5
Alma Lozano	10	Sierra Healy	7	Jordan Hallman	6	Tristan Dlabik	5	Rashell Rodriguez Quezada	5	Rashell Rodriguez Quezada	5
Kanon McGee	10	Joel Jesurun	7	Lanenia Harper	6	Derya Ekren	5	William Ross	5	William Ross	5
Ryan McIntosh	10	Tyler Mabry	7	Sergio Joaquin Haro	6	Deaveon Francisco	5	Jeffrey A Smith	5	Jeffrey A Smith	5
Alisha Anderton	9	Jennylyn Militante-Radnoty	7	Sherrie McCarty	6	Desarae Freeman	5	Nathan Timejardine	5	Nathan Timejardine	5
Jesse Benwell	9	Mike Paragiou	7	Brenna Moore	6	Jorge Fundora	5	Michael Tolman	5	Michael Tolman	5
Sean Brannan	9	Tahis Quintero Bonilla	7	Aaron Parsons	6	Casey Jarratt	5	Cody Vanlandingham	5	Cody Vanlandingham	5
Hemerson Gonzalez	9	Erica Robertson	7	David Ramirez-Benitez	6	Tene Jones	5	David Wang	5	David Wang	5
Samisoni Koloa	9	Gina Sherman	7	Duane Shaw	6	Troy Kasper	5	Kendall Wilson	5	Kendall Wilson	5



Ryan McIntosh
Altig-Orlovic
10 Recruits
SILVER



Samisoni Koloa
Steve Friedlander
10 Recruits
SILVER



Ariel Demesa
Giglione-Ackerman
10 Recruits
SILVER



Andre Bent
Bob Olson
10 Recruits
SILVER



Avi Kauderer
Oldham-Gryska
10 Recruits
SILVER



Mario Hajro
S-S-Parks-Salvaggi
10 Recruits
SILVER



Daniel Pacheco
Beto Quintero
6 Recruits
BRONZE



Michael Russo
Laura Fisher
6 Recruits
BRONZE



Mathew Simonson
Dustin Venekamp
5 Recruits
BRONZE



Jacob Hogan
Dustin Venekamp
5 Recruits
BRONZE



Osiris Palma Quiroz
Sabrina Lloyd
5 Recruits
BRONZE



Joshua Reyes
Simon Arias
5 Recruits
BRONZE



Blake Tomblin
Simon Arias
5 Recruits
BRONZE



Kamal Tayyib
Don Foti
5 Recruits
BRONZE

* By Number of Legacy Recruits. Top Legacy Recruiting Agents listed have at least 2 Legacy Recruits.
● Spotlight will picture the top 5 Legacy Recruiting Agents based on number of Legacy Recruits. Spotlight may picture more or less than 5 in case of a tie.
■ The number of YTD Legacy Recruits listed for Spotlight recognition may be different than the number of YTD Personal Recruits reported for Torchmark Achievement Award eligibility due to the counts being calculated differently.

*A Legacy Recruit is considered eligible (will count towards qualification levels) when he/she has submitted \$2,000 Net ALP

The BUSINESS ATHLETE

AT HIS PEAK, PEDRO MARTINEZ WAS THE GREATEST PITCHER OF ALL-TIME. Anyone who watched him from 1997-2003 — when he won three Cy Young Awards and 118 games with 1,700 strikeouts and a .94 WHIP — was treated to an incredible pitching display. The undersized Dominican “kid from under the mango tree,” now a Hall of Famer, mowed down the greatest hitters in baseball.

There are many ways we can relate to Pedro’s story as business athletes. These are five that stood out to me;

“WE GREW UP POOR, VERY POOR, BUT I AM VERY PROUD OF WHERE I COME FROM.”

1 Martínez grew up in the Dominican Republic, the fifth of six children living in a palm wood house with a tin roof and dirt floors. Baseball was his **PASSION**; however, his family was so poor, there was no money to buy baseballs. He improvised by throwing oranges or the heads of his sister’s dolls as baseballs. We hire so many people from many career backgrounds, from waiters, soldiers, social workers, sales associates etc., that reach **ULTIMATE SUCCESS** in this business. We can never let the circumstances we started in determine how we end.



Aspen Photo / Shutterstock.com

“I’M NOT IN THE BIG LEAGUES JUST BECAUSE I’M CUTE.”

2 When the Los Angeles Dodgers told Martínez he was too frail to start and traded him to Montreal, Martínez won a Cy Young Award. When the Expos could not afford him, and sent him to Boston, Martínez won two more. Pedro had all the odds against him. Only his **HARD WORK** got him to the MLB. How many times have we believed our talent would be enough to make us elite? Anyone who is a senior in this business made it with hard work and dedication. There are **NO SHORTCUTS** to becoming elite.



Jose Carvajal
State General Agent

“THE GAME DOESN’T CHANGE.”

3 Early in his career, Martínez’s fastball consistently clocked in the 95-98 mph range. As injuries and the aging process took their toll, Martínez had to rely more on **FINESSE** than power. His fastball settled into the 85-88 mph range. With his command of the strike zone, he remained an effective strikeout pitcher despite the drop in velocity. The game didn’t change; he needed to find a way to get the job done.

We are in a simple business: we protect working families. That will never change. What changes is how we continue to supply our members with the best services. Changes are never easy, but they are necessary to **GROW** and **SUCCEED**. AIL/NILICO continues to grow because of our ability to adapt, whether we look at the introduction of the laptop presentation to the creation of Impact, we are constantly adapting to continue growing. As agents, we either learn to adapt or get surpassed by those who are willing to.

“I LOVE MY TEAMMATES, AND I’LL DO ANYTHING FOR THEM.”

4 The 2004 Red Sox team won the championship for the first time in 86 years and made history by becoming the first team to overcome a 0-3 game deficit. This team was known as “the Idiots,” a bunch of guys who believed that they could win every night. This team had the camaraderie, chemistry and cohesiveness any team needs to win. We need to understand the importance of having a **GOOD CULTURE** in our agencies. The beautiful thing about our company is that everybody wants to see everyone win. When everyone starts being there for one another, agencies start to **THRIVE**. Ask yourself: “Would my teammates do anything for me?”



Daniel M. Silva / Shutterstock.com

PEDRO MARTINEZ

“I LIKE THE CHALLENGE; I DO NOT LIKE THE ATTENTION.”

5 Martínez was one of the **MOST COMPETITIVE** players in baseball. He struck out the first four National League hitters he faced and ended up with five K’s total in the 1999 All-Star Game. These were some of the best players in baseball and Pedro rose to the occasion. Pedro simply said; “I was just out there doing my job.” Many agents want to take shortcuts just for the recognition. These agents never attain real success and will not last. The top producers in our company are **HUMBLE** and their priority is to protect as many families as possible. They never lose sight of the opportunity provided by AIL/NILICO. Their actions and results allow them to be part of the **ELITE** in our company.

If you work hard and are willing to make the sacrifices, you will become a true **BUSINESS ATHLETE**.

WHO’S YOUR DADDY?



TELL US how you relate sports or a sports figure to your career and life. If you see parallels between sports or sports figures and the AIL/NILICO life, submit your story of 500 words or less to lcry@ailife.com. If your story is selected, we’ll give you a byline and feature your photo along with the article in a future issue of *Spotlight*.



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Is your *Spotlight* photo a tad **OUT OF DATE?**

Are you forever frozen in the past? Update your file photo, dudes and dudettes!

Don't:

- WEAR HATS, SHADES, OVERCOATS
- MAKE HAND GESTURES
- CHOP YOUR HEAD OFF
- CROP YOURSELF OUT OF GROUP PHOTOS
- WEAR STRAPLESS TOPS
- SUBMIT PIXELATED OR BLURRY PHOTOS
- TAKE PHOTOS IN LOW LIGHT AREAS (LIKE YOUR CAR OR A RESTAURANT)
- STAND IN FRONT OF A WINDOW OR OTHER SOURCE OF LIGHT
- EDIT THE PHOTO IN ANY WAY PRIOR TO SENDING (TRUST US — WE GOT THIS!)
- ADD PHOTO FILTERS

Do:

- WEAR PROFESSIONAL ATTIRE (DRESS SHIRT AND TIE MINIMUM FOR MEN)
- STAND IN FRONT OF A WALL OR NEUTRAL BACKGROUND
- HAVE SOMEONE ELSE TAKE THE PHOTO RATHER THAN A SELFIE
- SHOOT IN NATURAL LIGHTING
- BE IN A WELL-LIT AREA WITH THE LIGHT BEHIND THE PHOTOGRAPHER
- BE SURE YOUR CAMERA IS SET TO THE HIGHEST QUALITY/LARGEST IMAGE SIZE
- SMILE!

Don't be a throwback — keep your headshot current!



To submit a new headshot, email your photo to lcry@ailife.com.
Note: If you recently had a professional photo taken at Leadership Academy or other company meeting and you want us to use that, let us know which meeting and we'll hook you up!



Congratulations
ON ACHIEVING \$1 BILLION
OF IN-FORCE PREMIUM!

Closer to the Heart SM



PLANO, TX

AIL/NILICO SGAs and their guests, in DFW for their Fall meeting, participated in a bike build to benefit kids at the Texas Rangers Youth Academy. The project doubled as a team building exercise, and a good time was had by all. A special treat was having a few kids from the Academy on hand to choose a bike, a surprise to both the SGAs and the kids. In addition to the 14 bikes, meeting attendees donated more than \$35,000 to benefit the Texas Rangers Youth Academy.

The Texas Rangers Youth Academy is a program of the Texas Rangers Baseball Foundation. The Foundation is dedicated to improving the lives of children in need within the community, and it provides funding for youth in crisis, youth health initiatives, youth baseball programs, and youth education.



LOS ANGELES, CA

AIL, in partnership with the Cohen-Cohen SGA office, donated \$5,000 each to Los Angeles area charities My Friend's House, Inc. and After-School All-Stars. "In line with ALL's Closer to the Heart initiative, and as a way to give back to our local community here in Southern California, we chose these two organizations to support.

My Friends House, Inc. was established in 1995 to serve the homeless, seniors, women and children, veterans, the unemployed and underemployed working poor — the most needy and vulnerable in the community. They strive to strengthen the social safety net while maintaining human dignity.

After-School All-Stars is a comprehensive after-school program serving K-12 kids with the greatest needs and fewest resources. Founded in 2002 by Governor Arnold Schwarzenegger, the organization partners with national and local organizations to provide high-quality free programs to all students.



ROCHESTER, NY

NILICO, in partnership with the Oldham-Gryska SGA office, donated \$10,000 to the Champion Academy. Durhon and Brett presented the donation to Roland Williams, Founder and President of Champion Academy. This is the 3rd year they have chosen to support this organization. According to Durhon, "The Champion Academy is important to me because it is taking at-risk kids in Rochester and giving them the critical mental and physical tools necessary to improve educational success. Through mentoring and empowerment, the Champion Academy is getting quantifiable results where schools have continually failed."

The Champion Academy is a mentoring program serving at-risk middle and high school students in the Greater Rochester Area. Founded by Super Bowl champion and Rochester native, Roland Williams, Champion Academy is committed to equipping participants with the mental and physical tools needed to achieve success.



FALL 2018

SGA MEETING

NOVEMBER 13-16, 2018 | RENAISSANCE DALLAS AT PLANO LEGACY WEST HOTEL | PLANO, TX





1
TRENTON MILLER
IRVINE, CA



2
KRISTINA JOACHIM
ST PAUL, MN



3
RANDY SOULIERS
ST JOHN'S, NL



4
JOEY KENNEDY
HENDERSONVILLE, TN



5
DINA BOGHDADY
STITTSVILLE, ON



6
KEVIN ISHIKANE
KAPOLEI, HI



7
MICHAEL VAN DELFT
HALIFAX, NS



8
MASSOUD VAZIRI
VERNON, BC



9
DANIEL LI
ST PAUL, MN



10
BROCK LAMPEE
PHOENIX, AZ



11
MEARDEY KIM
ORLEANS, ON



12
MATTHEW ZANG
ST PAUL, MN



13
DIANA AL ALI
GREELY, ON



14
JADWIGA MARTINS
MILTON, ON



15
ARMANDO RIVERA
EVERETT, WA



16
JOEL TRASK
HALIFAX, NS



17
RICHARD SIDOTI
KENMORE, WA



18
AUSTIN ROCKALL
WINNIPEG, MB



19
BROOKLYN MIMS
INDIANAPOLIS, IN



20
ALEXANDRA HAILEY
ASHLAND, VA



KAJANA CARTER
LOS ALTOS, CA



RICKY HAYWARD
SCHAUMBURG, IL



ELVIS CURRI
TROY, MI

OCTOBER

Rank	Net ALP	NTG	RET	MGA	SGA	
1	Trenton Miller	\$91,162		73.0	Mark Neilson	Altig-Orlovic
2	Kristina Joachim	\$64,365		73.3	Ryan Stenglein	Altig-Orlovic
3	Randy Souliers	\$54,250		85.4	Brandon Summerton	Altig-Orlovic
4	Joey Kennedy	\$52,687		90.0		Altig-Orlovic
5	Dina Boghdady	\$52,164		88.5	Luay Ghawi	Altig-Orlovic
6	Kevin Ishikane	\$50,476		88.9	Blake Higuchi	Altig-Orlovic
7	Michael van Delft	\$50,318		89.4	Scott Wheeler	Satti-Kanaan
8	Massoud Vaziri	\$49,996		91.5		Altig-Orlovic
9	Daniel Li	\$49,231		77.4		Altig-Orlovic
10	Brock Lampe	\$48,693		91.9	Dustin Dunbar	Dustin Venekamp
11	Meardey Kim	\$42,855		75.0	Yussuf El-Zein	Altig-Orlovic
12	Matthew Zang	\$41,140		76.1	Ryan Stenglein	Altig-Orlovic
13	Diana Al Ali	\$40,202		77.6	Yussuf El-Zein	Altig-Orlovic
14	Jadwiga Martins	\$39,924		83.4	Jesse Doherty	Altig-Orlovic
15	Armando Rivera	\$39,773	90		Hunter Houvener	Altig-Orlovic
16	Joel Trask	\$39,475		87.4	Scott Wheeler	Satti-Kanaan
17	Richard Sidoti	\$36,412		82.3	Lauren Coyne	Altig-Orlovic
18	Austin Rockall	\$35,908		78.8	Sara Vaz	Altig-Orlovic
19	Brooklyn Mims	\$35,724		82.8		Moswen Taylor
20	Alexandra Hailey	\$35,719	84		Luc Do	Altig-Orlovic
21	Stuart Pagan	\$35,706		77.0	Stuart Pagan	Mathew Hart
22	Andrew Bishop	\$33,540		84.9	Lauren Coyne	Altig-Orlovic
23	Bruce Viaje	\$32,342		91.6	Bobby Gujral	Altig-Orlovic
24	Kajana Carter	\$31,128	98		Mark Neilson	Altig-Orlovic
25	Irma Gallardo	\$30,467		77.9	Steven Warner	Altig-Orlovic
26	Sara Rostamjalilian	\$30,426		80.0	Joshua Olin	Altig-Orlovic
27	Alan Sedaghat	\$30,381		96.0	Bobby Gujral	Altig-Orlovic
28	Edward Nguyen	\$29,385		78.6	Edward Nguyen	Mathew Hart
29	Erna Gasanin	\$29,163		79.0	Robert Hamilton	Altig-Orlovic
30	Ricky Hayward	\$28,537	100		Zach Otto	Sabrina Lloyd
31	Daniel Prinzo	\$28,440		91.7		S-S-Parks-Salvaggi
32	Jean Joseph	\$27,995		80.4	Yemi Akinade	Tom Williams
33	Elvis Curri	\$27,955	100		Mark Dushaj	Zachary Hart
34	Johnathon Bogoslawski	\$27,876		87.8	Sara Vaz	Altig-Orlovic
35	Daniel Pues	\$27,170	93		Brenda Fox	Hart-McCallum
36	Muhammed Ashraf	\$27,129		87.1	Sabrina Kryshundayal	Theodore Pappas
37	Ian Pickett	\$26,933		88.1	Shai Mate	Altig-Orlovic
38	Casey Jarratt	\$26,283		75.3	Mark Neilson	Altig-Orlovic
39	Andrew Chambers	\$25,903		80.8	Andrew Chambers	Philip Prata
40	Hunter Houvener	\$25,210		94.5	Joshua Olin	Altig-Orlovic
41	Peter Gabranski	\$25,166		77.1	Peter Gabranski	Albert Serur
42	Jonni Ng	\$24,929		77.5	Hunter Houvener	Altig-Orlovic
43	Pihana Kea	\$24,641	85		Blake Higuchi	Altig-Orlovic
44	Igor Melcharek	\$24,530		87.2	Joshua Olin	Altig-Orlovic
45	Brian Cabral	\$24,331		82.7	Carlo Buhay	Altig-Orlovic
46	Arman Masomzadeh	\$24,295		82.2	Alan Sedaghat	Altig-Orlovic
47	Joshua Rodriguez	\$24,216	81		Sabrina Kryshundayal	Theodore Pappas
48	Ed Offert	\$24,133		91.6	Sara Vaz	Altig-Orlovic
49	Alex Gonzales	\$24,081		73.9		Mathew Hart
50	Tanner Duy	\$24,007		75.0	Bruce Viaje	Altig-Orlovic

ALL TIME RECORD: \$173,887 Net ALP

YTD

Rank	Net ALP	NTG	RET	MGA	SGA	
*1	Michael van Delft	\$344,417		89.4	Scott Wheeler	Satti-Kanaan
*2	Roghie Hassan Loo	\$313,298		83.5	Roghie Hassan Loo	Chalom-Paz
*3	Matthew Zang	\$248,162		76.1	Ryan Stenglein	Altig-Orlovic
*4	Brooklyn Mims	\$245,837		82.8		Moswen Taylor
*5	Muhammed Ashraf	\$241,107		87.1	Sabrina Kryshundayal	Theodore Pappas
*6	Brock Lampe	\$226,662		91.9	Dustin Dunbar	Dustin Venekamp
*7	Joel Trask	\$221,483		87.4	Scott Wheeler	Satti-Kanaan
*8	Irma Gallardo	\$210,524		77.9	Steven Warner	Altig-Orlovic
*9	Trenton Miller	\$203,072		73.0	Mark Neilson	Altig-Orlovic
*10	Rahul Bhagwakar	\$202,722	86		Marian Sertler	Sabrina Lloyd
11	Oleg Novitchii	\$200,169		84.0		S-S-Parks-Salvaggi
12	Joey Kennedy	\$199,572		90.0		Altig-Orlovic
13	Kristina Joachim	\$199,234		73.3	Ryan Stenglein	Altig-Orlovic
14	Phi Phan	\$197,576		75.0	Gary Slocum	Desi Dimitrova
15	Alex Gonzales	\$195,570		73.9		Mathew Hart
16	Max Quasem	\$190,648		84.9		Cohen-Cohen
17	Ryan Vance	\$189,274		90.6		S-S-Parks-Salvaggi
18	Jacqueline Kabluyen	\$186,511		75.8		Altig-Orlovic
19	Elhanan Sing	\$183,996		87.3	Scott Wheeler	Satti-Kanaan
20	Ian Pickett	\$177,781		88.1	Shai Mate	Altig-Orlovic
21	Daniel Prinzo	\$174,562		91.7		S-S-Parks-Salvaggi
22	Elizabeth Garcia	\$169,682		89.6	Zach Otto	Sabrina Lloyd
23	Andrew Bishop	\$169,480		84.9	Lauren Coyne	Altig-Orlovic
24	Dina Boghdady	\$168,558		88.5	Luay Ghawi	Altig-Orlovic
25	Omar Hashimi	\$167,000		79.2		Don Foti
26	Carlo Trinidad	\$164,881		81.9	Bobby Gujral	Altig-Orlovic
27	Kevin Ishikane	\$162,234		88.9	Blake Higuchi	Altig-Orlovic
28	Trevor Bailey	\$161,589		83.8	Phillip Waisman	Satti-Kanaan
29	Joshua Dishong	\$161,461		78.5	Joshua Dishong	S-S-Bendure-Hartwig
30	Mark Lomonaco	\$160,282		89.7	Michael Burningham	Altig-Orlovic
31	Richard Sidoti	\$159,056		82.3	Lauren Coyne	Altig-Orlovic
32	Jordan Graham	\$158,017		89.7	Zach Otto	Sabrina Lloyd
33	Erna Gasanin	\$153,383		79.0	Robert Hamilton	Altig-Orlovic
34	Johnathon Bogoslawski	\$152,566		87.8	Sara Vaz	Altig-Orlovic
35	Diana Al Ali	\$151,381		77.6	Yussuf El-Zein	Altig-Orlovic
36	Ashley Rust	\$150,720		84.7		James Cunningham
37	Abraham Mogilevsky	\$149,296		80.5	Bobby Szwaja	Theodore Pappas
38	Adem Abdula	\$148,621		82.7	Corey Helly	Giglione-Ackerman
39	Andrew Chambers	\$148,112		80.8	Andrew Chambers	Philip Prata
40	Carrisa Korres	\$148,086		83.1	David Wang	Bob Olson
41	Armando Rivera	\$147,642	90		Hunter Houvener	Altig-Orlovic
42	Joachim Jean	\$146,452		88.6	Ryan Hall	Laura Fisher
43	Meardey Kim	\$146,151		75.0	Yussuf El-Zein	Altig-Orlovic
44	Magaly Una	\$146,060	89		Shahab Mahdavejad	Theodore Pappas
45	Matthew A Wilson	\$145,098		83.0	Robert Hamilton	Altig-Orlovic
46	Mike Reed	\$144,994		87.6	Meaghan Kresko	Altig-Orlovic
47	Harvey Quinn	\$144,039		83.2	Kimberly Hamilton	Oldham-Gryska
48	Hamza Ally	\$143,553		90.6	Luay Ghawi	Altig-Orlovic
49	Mack Hanna	\$143,061	84		Darcy Schrieber	Zachary Hart
50	Yadollah Pourjalali	\$139,003		76.4		Cohen-Cohen

ALL TIME RECORD: \$756,403 Net ALP

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Individual Producers list for the month, as well as the next Top 3 in this category.

SUPERVISINGAGENTS

1 SERGIO CARTA
MIAMI, FL

2 KINGA FILIPIAK
SCHAUMBURG, IL

3 MOHAMAD RAYCHOUNI
TROY, MI

4 JORDAN ATKINSON
NAPIER, NZ

5 MARI ANDRADE
WILMINGTON, MA

6 JESSIE HOLLAND
PHOENIX, AZ

7 JORGE TORIBIO
FLUSHING, NY

8 ARMAN MASOMZADEH
VANCOUVER, BC

9 EVELIN CASTRO-SHARIF
SAN JOSE, CA

10 BRANDON NEAL
TROY, MI

OCTOBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA	
1	Sergio Carta	\$94,903	\$98,226	88	Walter Icaza	Beto Quintero	
2	Kinga Filipiak	\$57,270	\$68,018	88	Patrycja Grudzinska	Sabrina Lloyd	
3	Mohamad Raychouni	\$47,434	\$54,091	88	Mark Dushaj	Zachary Hart	
4	Jordan Atkinson	\$46,028	\$50,974	98	Aaron Friedlander	Steve Friedlander	
5	Mari Andrade	\$42,300	\$57,612	88	Jeffrey Hall	Albert Serur	
6	Jessie Holland	\$41,203	\$41,576	86	Jacob Hogan	Dustin Venekamp	
7	Jorge Toribio	\$39,074	\$45,525		83.7	Jeffrey Espinal	Theodore Pappas
8	Arman Masomzadeh	\$38,895	\$46,880		80.8	Alan Sedaghat	Altig-Orlovic
9	Evelin Castro-Sharif	\$34,966	\$37,862	98	Mark Neilson	Altig-Orlovic	
10	Brandon Neal	\$34,576	\$36,897		74.1	Mark Dushaj	Zachary Hart
11	Gjon Ljuljduraj	\$32,831	\$34,728		89.5	Mark Dushaj	Zachary Hart
12	Zinsou Ayihonsi	\$31,995	\$36,127	91	Brenda Fox	Hart-McCallum	
13	Michelle Goj	\$31,183	\$31,183	85	Christopher Botelho	Altig-Orlovic	
14	Brendan Bradfield	\$30,950	\$39,249		77.6	Sarah McDermott	Zachary Hart
15	John Curry	\$28,736	\$45,000	92	Daniel G Johnson	Hart-McCallum	
16	Shonda Lewis	\$27,900	\$33,103	90	Nic Iagulli	S-S-Bendure-Hartwig	
17	Tammy Gawron	\$27,262	\$30,638	94	Elias Boles	Oldham-Gryska	
18	Mayra Robles	\$25,372	\$35,410		81.6	Nicole Sanders	Michael Vasu
19	Juan Molina Gongora	\$24,300	\$26,388	95	Evan Donoghue	Corey Neff	
20	Christopher Haywood	\$24,151	\$25,494	96	Mark Beckford	Johnson-Nelson	

ALL TIME RECORDS: \$268,100 1st 6 Mo Agt — JEFFREY HUDSON | \$268,100 Net ALP — JEFFREY HUDSON

YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA	
*1	Kinga Filipiak	\$291,454	\$347,728	88	Patrycja Grudzinska	Sabrina Lloyd	
*2	Sergio Carta	\$204,280	\$242,401	88	Walter Icaza	Beto Quintero	
*3	Yi Sun	\$202,315	\$243,178	90	Harjeet Rana	Imran Satti	
*4	Edward Leon	\$177,684	\$243,000		78.5	Mark Dushaj	Zachary Hart
*5	Carey Hartman	\$156,903	\$238,266	85	Michael Russin	Simon Arias	
6	Rangi Witika	\$155,906	\$191,448	94	Alipate Makau	Steve Friedlander	
7	Amber Fitzmartin	\$146,798	\$214,955		81.4	Daniel Dunham	Simon Arias
8	Rovena Lulgjuraj	\$133,810	\$235,429		77.7	Mark Dushaj	Zachary Hart
9	Ashley Hutson	\$131,520	\$252,288		85.8	Jason Bratin	Simon Arias
10	Christian Gojcaj	\$126,269	\$262,049	87	Mark Dushaj	Zachary Hart	
11	Mayra Robles	\$125,673	\$218,338		81.6	Nicole Sanders	Michael Vasu
12	Shonda Lewis	\$121,542	\$156,660	90	Nic Iagulli	S-S-Bendure-Hartwig	
13	Dylan Johnson	\$120,341	\$175,765		79.4	Deonte Jones	Hart-Weller
14	Avery Allmond	\$117,564	\$198,755	88	Aaron Parks	Simon Arias	
15	Shavorne Hudson	\$113,806	\$166,144	85	Asiguy Haugabook	Kyle Johnson	
16	Ryan Vance	\$109,057	\$317,384		87.7		S-S-Parks-Salvaggi
17	Brendan Bradfield	\$108,567	\$175,504		77.6	Sarah McDermott	Zachary Hart
18	Fili Arango	\$106,853	\$142,240		77.8	Mark Neilson	Altig-Orlovic
19	Gjon Ljuljduraj	\$104,468	\$213,082		89.5	Mark Dushaj	Zachary Hart
20	Jessie Holland	\$101,709	\$118,492	86	Jacob Hogan	Dustin Venekamp	

ALL TIME RECORDS: \$593,315 1st 6 Mo Agt — PATRYCJA GRUDZINSKA | \$659,568 Net ALP — GEORGE KAMEL

GENERALAGENTS

1 PATRICIA CONTRERAS
MIAMI, FL

2 AARON PIOTROWSKI
SCHAUMBURG, IL

3 DOMINIC FACCHINI
WILMINGTON, MA

4 DULCE PAZ
SCHAUMBURG, IL

5 SHANITA ELLMERS
NAPIER, NZ

6 MICHAEL EZEAFULUKWE
INDIANAPOLIS, IN

7 DEAN GUSHI
HONOLULU, HI

8 JOSEPH GOJCAJ
TROY, MI

9 NADIA FELETI
AUCKLAND, NZ

10 PRISCILA GONZALEZ
SAN JOSE, CA

OCTOBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA	
1	Patricia Contreras	\$93,072	\$117,691		78.2	Walter Icaza	Beto Quintero
2	Aaron Piotrowski	\$78,979	\$102,031		74.0	Zach Otto	Sabrina Lloyd
3	Dominic Facchini	\$70,930	\$93,448			Jeffrey Hall	Albert Serur
4	Dulce Paz	\$68,065	\$96,168	83	Patrycja Grudzinska	Sabrina Lloyd	
5	Shanita Ellmers	\$64,582	\$97,509		84.6	Aaron Friedlander	Steve Friedlander
6	Michael Ezeafulukwe	\$61,365	\$76,210	91	Duni Olusegun	James Cunningham	
7	Dean Gushi	\$61,336	\$72,413		78.0	Dan Ikei	Altig-Orlovic
8	Joseph Gojcaj	\$57,050	\$111,827		78.6	Mark Dushaj	Zachary Hart
9	Nadia Feleti	\$55,729	\$74,133	94	Alipate Makau	Steve Friedlander	
10	Priscila Gonzalez	\$54,680	\$106,209		78.6	Mark Neilson	Altig-Orlovic
11	Elijah Brown	\$54,465	\$83,060		83.7	Brenda Fox	Hart-McCallum
12	Jenny Kim	\$54,429	\$97,117	85	Mark Neilson	Altig-Orlovic	
13	Deborah Noga	\$49,869	\$49,314	87	Ryan McIntosh	Altig-Orlovic	
14	Marie Laine	\$48,922	\$64,941		79.6	Asiguy Haugabook	Kyle Johnson
15	Jesus Romero	\$41,137	\$59,357		75.5	Hemerson Gonzalez	Beto Quintero
16	Landon Schlag	\$40,424	\$57,354		75.1	Matthew Turnquist	Richard Correa
17	Abel Gamo	\$39,947	\$51,371		73.3	Walter Icaza	Beto Quintero
18	Kathleen McNamara	\$39,478	\$45,534	88	Jessica St Pierre	Kris Thieme	
19	DeShawn Moore	\$38,954	\$55,008	87	Sean Hansen	Philip Prata	
20	Taurean Flournoy	\$38,629	\$103,885		75.1	Asiguy Haugabook	Kyle Johnson

ALL TIME RECORDS: \$470,416 1st 6 Mo Agt — JEFFREY HUDSON | \$473,032 Net ALP — JEFFREY HUDSON

YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA	
*1	Patricia Contreras	\$617,473	\$803,114		78.2	Walter Icaza	Beto Quintero
*2	Dulce Paz	\$568,517	\$784,655	83	Patrycja Grudzinska	Sabrina Lloyd	
*3	Aaron Piotrowski	\$423,117	\$539,501		74.0	Zach Otto	Sabrina Lloyd
*4	Travis Vaughn	\$375,920	\$766,940		76.7	Michael Russin	Simon Arias
*5	Jenny Kim	\$372,325	\$741,357	85	Mark Neilson	Altig-Orlovic	
6	Dominic Facchini	\$341,568	\$511,289		74.5	Jeffrey Hall	Albert Serur
7	Nadia Feleti	\$335,571	\$434,733		79.9	Alipate Makau	Steve Friedlander
8	Brent Bowling	\$323,627	\$1,347,510		82.4		S-S-Parks-Salvaggi
9	Landon Schlag	\$310,733	\$549,180		75.1	Matthew Turnquist	Richard Correa
10	Taurean Flournoy	\$309,748	\$585,340		75.1	Asiguy Haugabook	Kyle Johnson
11	Michael van Delft	\$303,210	\$1,053,423	88	Scott Wheeler	Satti-Kanaan	
12	Rosemary Soto	\$296,156	\$456,159		79.1	Hemerson Gonzalez	Beto Quintero
13	Jennifer Reed	\$288,921	\$499,603		78.3	Aaron Parks	Simon Arias
14	Eric Thompson	\$265,979	\$916,096		83.9		S-S-Parks-Salvaggi
15	Ryan Ohm	\$260,951	\$532,573		81.1	Brody Maughan-Evanson	Simon Arias
16	Travis Kovach	\$253,876	\$652,407		80.8	Matthew Conrad	S-S-Parks-Salvaggi
17	Aubrey Kettle	\$245,769	\$270,709	85	Clint Perry	Altig-Orlovic	
18	Robert Adrahtas	\$234,366	\$256,135		77.9	Marian Sertler	Sabrina Lloyd
19	Joshua Yurinko	\$228,599	\$620,458		83.9	Thomas Vena	Simon Arias
20	Blake Tomblin	\$220,810	\$381,828		84.9	Tyler Worstell	Simon Arias

ALL TIME RECORDS: \$2,035,593 1st 6 Mo Agt — MEGAN JOHNSON | \$2,259,927 Net ALP — MEGAN JOHNSON



RYAN STENGLEIN
WAYZATA, MN



BOBBY GUJRAL
SURREY, BC



DANIEL G JOHNSON
EARTH CITY, MO



PAUL KELLY
AUCKLAND, NZ



YUSSUF EL-ZEIN
OTTOWA, ON



WALTER ICAZA
MIAMI, FL



DUNI OLUSEGUN
INDIANAPOLIS, IN



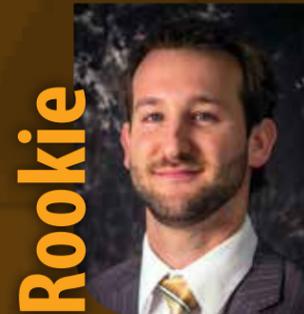
CHRISTOPHER BOTELHO
OTTOWA, ON



KYLE SCHROEDER-GURNICZ
CHICO, CA



MATHEW MEALEY
LOUISVILLE, KY



Rookie

AARON FRIEDLANDER
NAPIER, NZ

OCTOBER

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Ryan Stenglein	120.0%	\$298,031	\$135,449	80.0	Altig-Orlovic	
Sara Vaz	85.3%	\$219,134	\$118,237	84.9	Altig-Orlovic	
Joshua Olin	61.9%	\$189,697	\$117,164	81.5	Altig-Orlovic	
II Bobby Gujral	115.6%	\$194,080	\$90,022	83.6	Altig-Orlovic	
Joshua Krueger	31.0%	\$117,831	\$89,961	74.8	Richard Correa	
Brian Zuzick	22.6%	\$119,010	\$97,049	78.5	Laura Fisher	
III Daniel G Johnson	105.0%	\$176,787	\$86,251	81.2	Hart-McCallum	
Reynolds Akuamo	73.8%	\$156,082	\$89,810	76.8	Theodore Pappas	
Melinda-Rae Lyse	73.6%	\$131,874	\$75,965	80.5	Altig-Orlovic	
IV Paul Kelly	134.7%	\$152,523	\$64,987	77.9	Steve Friedlander	
Elyse Bryan	64.2%	\$110,576	\$67,349	73.9	Souley Bah	
Dustin Dunbar	39.1%	\$98,005	\$70,439	78.3	Dustin Venekamp	
V Yussuf El-Zein	120.0%	\$129,689	\$58,953	79.8	Altig-Orlovic	
Bruce Viaje	113.0%	\$122,935	\$57,708	79.6	Altig-Orlovic	
Luay Ghawi	106.5%	\$105,782	\$51,231	88.1	Altig-Orlovic	
VI Walter Icaza	255.8%	\$167,379	\$47,049	77.3	Beto Quintero	
Christopher Bentley	130.7%	\$102,456	\$44,409	74.8	Altig-Orlovic	
Jeffrey Hall	128.5%	\$105,973	\$46,370	76.8	Albert Serur	
VII Duni Olusegun	220.1%	\$117,523	\$36,713	78.0	James Cunningham	
Ryan McIntosh	167.2%	\$94,097	\$35,221	78.2	Altig-Orlovic	
Duane Shaw	59.9%	\$64,487	\$40,333	78.2	Sabrina Lloyd	
VIII Christopher Botelho	252.8%	\$95,990	\$27,211	73.1	Altig-Orlovic	
Hunter Houvener	178.6%	\$78,112	\$28,035	77.7	Altig-Orlovic	
Jesse Doherty	125.2%	\$62,566	\$27,785	78.1	Altig-Orlovic	
IX Kyle Schroeder-Gurnicz	167.9%	\$66,289	\$24,742	78.7	Altig-Orlovic	
Ransey Vazquez	139.7%	\$58,883	\$24,570	79.5	Bob Olson	
Travis Stucki	118.0%	\$46,937	\$21,532	76.1	Altig-Orlovic	
X Mathew Mealey	196.0%	\$20,239	\$6,837	82.8	Travis Moody	
Steven Warner	173.8%	\$43,294	\$15,810	77.2	Altig-Orlovic	
Elizabeth Chilson	158.8%	\$32,021	\$12,373	74.8	Altig-Orlovic	

OCTOBER ROOKIES

Category	PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	SGA
Rookie Aaron Friedlander	253.1%	\$73,917	\$29,200	\$112,431	85.3	Steve Friedlander	
Alipate Makai	231.2%	\$67,510	\$29,200	\$108,045	81.9	Steve Friedlander	
Anthony Theriault	187.2%	\$54,673	\$29,200	\$75,552	77.2	Mathew Hart	
Jose Viramontes	184.5%	\$53,867	\$29,200	\$95,942	77.0	Michael Vasu	
Jeffrey Espinal	163.7%	\$47,805	\$29,200	\$71,542	75.0	Theodore Pappas	
Alan Sedaghat	149.4%	\$43,633	\$29,200	\$91,466	83.2	Altig-Orlovic	
Michael Mandella	138.5%	\$40,428	\$29,200	\$53,406	77.7	Altig-Orlovic	
Meaghan Krecsko	135.1%	\$39,461	\$29,200	\$85,646	80.8	Altig-Orlovic	
Sean Hansen	133.4%	\$38,954	\$29,200	\$59,116	77.1	Phillip Prata	
Chad McLaughlin	116.8%	\$34,107	\$29,200	\$50,140	76.6	Matt Henderson	

YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Ryan Stenglein	36.5%	\$1,848,294	\$1,354,486	80.0	Altig-Orlovic	
Sara Vaz	11.8%	\$1,321,743	\$1,182,368	84.9	Altig-Orlovic	
Joshua Olin	7.7%	\$1,261,603	\$1,171,641	81.5	Altig-Orlovic	
II Bobby Gujral	9.4%	\$984,495	\$900,223	83.6	Altig-Orlovic	
III Daniel G Johnson	104.2%	\$1,761,642	\$862,508	81.2	Hart-McCallum	
Elias Boles	101.9%	\$1,734,528	\$858,943	79.6	Oldham-Gryska	
Reynolds Akuamo	54.8%	\$1,390,448	\$898,102	76.8	Theodore Pappas	
IV Elyse Bryan	73.0%	\$1,165,473	\$673,494	73.9	Souley Bah	
Paul Kelly	71.9%	\$1,116,901	\$649,871	77.9	Steve Friedlander	
Brian Schreiter	23.2%	\$846,578	\$687,263	74.7	Joseph Diecedue	
V Hemerson Gonzalez	55.8%	\$841,905	\$540,284	78.7	Beto Quintero	
Luay Ghawi	43.4%	\$734,655	\$512,309	88.1	Altig-Orlovic	
Thomas Vena	40.1%	\$724,661	\$517,248	83.0	Simon Arias	
VI Walter Icaza	139.7%	\$1,127,970	\$470,495	77.3	Beto Quintero	
Christopher Bentley	70.2%	\$755,956	\$444,093	74.8	Altig-Orlovic	
Jeffrey Hall	61.7%	\$749,729	\$463,698	76.8	Albert Serur	
VII Duni Olusegun	115.5%	\$791,304	\$367,127	78.0	James Cunningham	
Brody Maughan-Evanson	69.7%	\$643,080	\$378,998	80.9	Simon Arias	
Ryan McIntosh	58.7%	\$559,037	\$352,213	78.2	Altig-Orlovic	
VIII Christopher Botelho	252.8%	\$95,990	\$27,211	73.1	Altig-Orlovic	
Hunter Houvener	178.6%	\$78,112	\$28,035	77.7	Altig-Orlovic	
Jesse Doherty	125.2%	\$62,566	\$27,785	78.1	Altig-Orlovic	
IX Ransey Vazquez	99.7%	\$490,568	\$245,702	79.5	Bob Olson	
George O'Shea	98.5%	\$470,288	\$236,888	79.0	Giglione-Ackerman	
Stephen Giddens	91.3%	\$434,649	\$227,200	78.9	Ryan Giddens	
X Brett MacCannell	1307900.0%	\$654	\$0	100.0	Altig-Orlovic	
Elizabeth Chilson	77.1%	\$219,085	\$123,734	74.8	Altig-Orlovic	
Erikka Michaels	48.3%	\$158,285	\$106,704	82.3	Altig-Orlovic	

YTD ROOKIES

Category	PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	SGA
Rookie Michael McKiernan	156.5%	\$456,852	\$292,000	\$652,283	80	Dustin Venekamp	
Meaghan Krecsko	151.0%	\$440,781	\$292,000	\$675,321	80.8	Altig-Orlovic	
Jeffrey Espinal	147.2%	\$429,762	\$292,000	\$692,732	75.0	Theodore Pappas	
Avi Kauderer	132.5%	\$386,799	\$292,000	\$867,007	73.4	Oldham-Gryska	
Alipate Makai	130.8%	\$381,950	\$292,000	\$655,616	81.9	Steve Friedlander	
Michael Russin	130.3%	\$380,492	\$292,000	\$771,686	76.2	Simon Arias	
Michael Joseph	123.4%	\$360,225	\$292,000	\$507,707	78.9	James Cunningham	
Phillip Waisman	109.9%	\$320,990	\$292,000	\$783,367	80.0	Satti-Kanaan	
Mario Hajro	108.3%	\$316,314	\$292,000	\$1,011,196	83.3	S-S-Parks-Salvaggi	
Jose Viramontes	107.8%	\$314,788	\$292,000	\$568,822	77.0	Michael Vasu	

Spotlight recognizes the top three Master General Agents in Categories I-X with positive growth and the top ten Rookies with minimum 100% Performance Factor. Figures reflect hierarchy transfer adjustments.

REGIONAL GENERAL AGENTS



BOBBY GUJRAL
SURREY, BC



RYAN STENGLEIN
WAYZATA, MN



MARK NEILSON
MILPITAS, CA



JAKE YAGJIAN
WILMINGTON, MA



HEMERSON GONZALEZ
MIAMI, FL



ANDREW BATTEN
HOUSTON, TX



WALTER ICAZA
MIAMI, FL



MARISSA CUNNINGHAM
INDIANAPOLIS, IN



MICHAEL MCKIERNAN
PHOENIX, AZ

Spotlight recognizes the top three Regional General Agents in Categories I-X with positive growth. Figures reflect hierarchy transfer adjustments.

OCTOBER

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
II Bobby Gujral	119.2%	\$506,007	\$230,799	84.0	Altig-Orlovic	
Christopher Hintz	63.2%	\$386,100	\$236,644	81.7	Altig-Orlovic	
Joshua Olin	49.8%	\$478,474	\$319,401	77.8	Altig-Orlovic	
III Ryan Stenglein	95.1%	\$361,605	\$185,314	79.1	Altig-Orlovic	
Blake Higuchi	46.7%	\$317,237	\$216,301	81.3	Altig-Orlovic	
Ryan Wilson	30.2%	\$233,994	\$179,700	75.4	Philip Prata	
IV Mark Neilson	191.2%	\$470,895	\$161,709	73.0	Altig-Orlovic	
Luay Ghawi	107.2%	\$336,134	\$162,204	81.7	Altig-Orlovic	
Steven Redd	26.4%	\$212,576	\$168,214	76.3	Mathew Hart	
V Jake Yagjian	146.5%	\$291,561	\$118,299	75.3	Albert Serur	
Jonni Ng	99.3%	\$213,536	\$107,128	73.4	Altig-Orlovic	
Hunter Houvener	91.1%	\$224,963	\$117,720	73.2	Altig-Orlovic	
VI Hemerson Gonzalez	171.2%	\$277,002	\$102,149	77.9	Beto Quintero	
Brandon Summerton	120.0%	\$198,921	\$90,435	75.3	Altig-Orlovic	
Melinda-Rae Lyse	46.0%	\$148,881	\$102,006	80.7	Altig-Orlovic	
VII Andrew Batten	109.7%	\$140,285	\$66,903	75.6	Michael Vasu	
Duni Olusegun	76.7%	\$123,384	\$69,837	73.9	James Cunningham	
Jesse Doherty	65.7%	\$115,867	\$69,940	82.5	Altig-Orlovic	
VIII Walter Icaza	278.5%	\$178,093	\$47,049	77.3	Beto Quintero	
Darrell Asbell	145.4%	\$124,688	\$50,807	74.5	Altig-Orlovic	
Jeffrey Hall	128.5%	\$105,973	\$46,370	75.9	Albert Serur	
IX Marissa Cunningham	184.9%	\$128,885	\$45,240	78.1	James Cunningham	
Asiguy Haugabook	144.1%	\$91,558	\$37,515	76.2	Kyle Johnson	
Edward Nguyen	121.9%	\$65,607	\$29,565	76.0	Mathew Hart	
X Michael McKiernan	57003.5%	\$35,358	\$62	80	Dustin Venekamp	
Meaghan Krecsko	558.8%	\$86,993	\$13,204	81.4	Altig-Orlovic	
Anacleto Arevalo	394.9%	\$80,071	\$16,179	86.1	Altig-Orlovic	

YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Thomas Vena	13.7%	\$3,806,808	\$3,348,136	79.9	Simon Arias	
Matthew Diulus	10.3%	\$3,630,370	\$3,291,552	79.4	Simon Arias	
II Christopher Hintz	25.2%	\$2,962,687	\$2,366,436	81.7	Altig-Orlovic	
Bobby Gujral	17.7%	\$2,715,755	\$2,307,993	84.0	Altig-Orlovic	
Joshua Olin	9.6%	\$3,501,202	\$3,194,009	77.8	Altig-Orlovic	
III Ryan Stenglein	22.0%	\$2,261,561	\$1,853,143	79.1	Altig-Orlovic	
Ryan Wilson	20.9%	\$2,172,079	\$1,797,003	75.4	Philip Prata	
Brian Schreiter	6.4%	\$1,935,864	\$1,819,393	75.8	Joseph Diecedue	
IV Mark Neilson	89.7%	\$3,067,843	\$1,617,092	73.0	Altig-Orlovic	
Luay Ghawi	36.7%	\$2,217,050	\$1,622,039	81.7	Altig-Orlovic	
Paul Kelly	8.3%	\$1,751,435	\$1,616,832	79.7	Steve Friedlander	
V Jake Yagjian	79.8%	\$2,127,512	\$1,182,993	75.3	Albert Serur	
John Conard	11.8%	\$1,230,353	\$1,100,598	80.5	Simon Arias	
Mark Dushaj	7.0%	\$1,596,881	\$1,491,745	80.4	Zachary Hart	
VI Hemerson Gonzalez	93.1%	\$1,972,144	\$1,021,492	77.9	Beto Quintero	
Kimberly Hamilton	21.6%	\$1,025,706	\$843,259	78.1	Oldham-Gryska	
Brandon Summerton	16.5%	\$1,053,261	\$904,349	75.3	Altig-Orlovic	
VII Andrew Batten	78.7%	\$1,195,846	\$669,026	75.6	Michael Vasu	
Elyse Bryan	73.3%	\$1,167,358	\$673,494	73.8	Souley Bah	
Christopher Bentley	55.5%	\$964,100	\$620,141	73.6	Altig-Orlovic	
VIII Walter Icaza	144.8%	\$1,151,958	\$470,495	77.3	Beto Quintero	
Jeffrey Hall	66.6%	\$772,628	\$463,698	75.9	Albert Serur	
Christie Jauch	29.4%	\$652,016	\$503,683	74.7	Simon Arias	
IX Marissa Cunningham	173.0%	\$1,234,932	\$452,400	78.1	James Cunningham	
Kaitlyn Brandt	139.6%	\$990,908	\$413,594	73.1	Stephen Jubrey	
Asiguy Haugabook	123.1%	\$837,016	\$375,146	76.2	Kyle Johnson	
X Bruce Alford	22318460.0%	\$14,879	\$0	86	Don Foti	
Michael McKiernan	100682.7%	\$624,046	\$619	80	Dustin Venekamp	
Sanaz Mirza Baig	9592.1%	\$1,280,489	\$13,212	86	Imran Satti	



ALTIG-ORLOVIC



DON FOTI



STEVE FRIEDLANDER



KYLE JOHNSON



ALBERT SERUR



BETO QUINTERO



SOULEY BAH



RYAN BISANZ



NICK MOORE

EC = 2018 Executive Council Member

† Performance Factor = (% F6 Mo Obj + % P6 Mo Obj + % Recruit Obj) ÷ 3

Spotlight recognizes State General Agents in Categories I-X with minimum 90% Performance Factor with retention or net to gross standard. YTD Winners for Categories I-X will be recognized at Convention by highest Performance Factor in excess of 100% and the YTD Spotlight number may not necessarily reflect that computation. SGAs must be in their current category a minimum of 6 months to compete for YTD awards.

TOP PERFORMANCE FACTOR



NICK MOORE
Category X
191.7% PF



BETO QUINTERO
Category VI
150% PF



RYAN BISANZ
Category VIII
142.8% PF

OCTOBER

Category	PF†	F6M	F6M Obj	% F6M Obj	P6M	P6M Obj	% P6M Obj	Recruits	Rec Obj	% Rec Obj	Net ALP	% Growth	NTG	RET
I Altig-Orlovic	108.1	\$1,224,412	\$1,330,000	92.1	\$4,305,601	\$2,700,000	159.5	137	188	72.9	\$5,530,013	2.9	79.4	
Simon Arias	93.1	\$422,404	\$602,000	70.2	\$614,802	\$620,000	99.2	91	80	110.0	\$1,037,206	-1.3	79.9	
II Don Foti	107.3	\$111,083	\$100,000	111.1	\$327,460	\$325,000	100.8	17	12	110.0	\$438,544	2.9	78.6	
Sabrina Lloyd	106.2	\$232,924	\$290,000	80.3	\$234,263	\$178,000	131.6	32	30	106.7	\$467,186	69.5	78.3	
Oldham-Gryska	92.7	\$190,733	\$234,000	81.5	\$317,984	\$329,000	96.7	20	20	100.0	\$508,718	41.6	79.3	
III Steve Friedlander	106.2	\$197,281	\$143,000	138.0	\$157,337	\$143,000	110.0	12	17	70.6	\$354,618	14.0	79.7	
Satti-Kanaan	105.6	\$64,849	\$91,000	71.3	\$264,166	\$195,000	135.5	16	11	110.0	\$329,016	7.9	81.4	
IV Kyle Johnson	142.0	\$173,125	\$104,000	166.5	\$161,877	\$108,000	149.9	23	21	109.5	\$335,001	82.0	76.1	
Hart-McCallum	125.1	\$115,789	\$139,000	83.3	\$157,499	\$82,000	192.1	10	10	100.0	\$273,288	-18.9	81.7	
Mathew Hart	125.1	\$108,260	\$104,000	104.1	\$251,614	\$147,000	171.2	18	18	100.0	\$359,874	80.9	76.6	
Philip Prata	121.5	\$119,412	\$82,000	145.6	\$185,669	\$156,000	119.0	13	13	100.0	\$305,080	56.6	75.8	
Joseph Diecedue	102.5	\$141,766	\$143,000	99.1	\$134,274	\$113,000	118.8	17	19	89.5	\$276,040	24.1	75.9	
Cindy Furer	93.6	\$76,010	\$82,000	92.7	\$118,255	\$134,000	88.2	15	15	100.0	\$194,265	6.8	76.0	
V Albert Serur	140.9	\$152,938	\$91,000	168.1	\$150,319	\$104,000	144.5	24	15	110.0	\$303,257	62.0	75.0	
James Cunningham	139.8	\$106,800	\$74,000	144.3	\$100,693	\$61,000	165.1	19	16	110.0	\$207,493	94.1	75.8	
Jose Carvajal	90.9	\$70,340	\$74,000	95.1	\$55,481	\$82,000	67.7	17	12	110.0	\$125,821	-5.8	73.1	
VI Beto Quintero	150.0	\$202,538	\$113,000	179.2	\$89,984	\$56,000	160.7	25	13	110.0	\$292,522	99.4	78.1	
Dorian Oldham	103.5	\$69,428	\$65,000	106.8	\$69,280	\$74,000	93.6	13	11	110.0	\$138,708	8.0	76.6	
VII Souley Bah	115.6	\$42,139	\$56,000	75.2	\$69,514	\$43,000	161.7	10	9	110.0	\$111,653	3.0	73.9	
A-O-Janti	103.2	\$24,547	\$56,000	43.8	\$80,951	\$52,000	155.7	8	7	110.0	\$105,498	56.1	95	
Desi Dimitrova	99.6	\$38,270	\$56,000	68.3	\$73,057	\$56,000	130.5	9	9	100.0	\$111,327	2.5	76.3	
VIII Ryan Bisanz	142.8	\$46,733	\$48,000	97.4	\$60,107	\$26,000	231.2	10	10	100.0	\$106,840	-0.9	73.9	
Johnson-Nelson	123.2	\$51,601	\$48,000	107.5	\$72,964	\$48,000	152.0	10	8	110.0	\$124,565	15.1	76.8	
Kevin Holtz	94.8	\$33,010	\$48,000	68.8	\$49,717	\$43,000	115.6	7	7	100.0	\$82,727	29.7	75.5	
X Nick Moore	191.7	\$52,828	\$30,000	176.1	\$43,340	\$15,000	288.9	10	8	110.0	\$96,168	60.2	75.2	
Nick Scordos	121.0	\$60,310	\$30,000	201.0	\$7,800	\$15,000	52.0	9	8	110.0	\$68,110	125.4	77.0	
Josh Crisp	109.1	\$42,607	\$30,000	142.0	\$11,305	\$15,000	75.4	7	4	110.0	\$53,913	148.8	85	
Josh West	102.8	\$35,442	\$30,000	118.1	\$18,542	\$15,000	123.6	4	6	66.7	\$53,984	N/A	89	
Hart-Weller	95.8	\$28,804	\$30,000	96.0	\$21,188	\$15,000	141.3	3	6	50.0	\$49,992	N/A	93	

YTD

Category	PF†	F6M	F6M Obj	% F6M Obj	P6M	P6M Obj	% P6M Obj	Recruits	Rec Obj	% Rec Obj	Net ALP	% Growth	NTG	RET
I Simon Arias	103.7	\$5,453,641	\$6,020,000	90.6	\$7,544,574	\$6,200,000	121.7	791	800	98.9	\$12,998,215	18.5	79.9	
II Don Foti	96.8	\$955,148	\$1,000,000	95.5	\$2,757,038	\$3,250,000	84.8	132	120	110.0	\$3,712,186	-2.3	78.6	
Sabrina Lloyd	95.6	\$2,345,148	\$2,900,000	80.9	\$1,709,376	\$1,780,000	96.0	348	300	110.0	\$4,054,524	-0.4	78.3	
Oldham-Gryska	95.6	\$2,269,055	\$2,340,000	97.0	\$2,627,873	\$3,290,000	79.9	221	200	110.0	\$4,896,929	-7.0	79.3	
Cohen-Cohen	92.2	\$1,528,917	\$1,650,000	92.7	\$3,339,179	\$4,070,000	82.0	214	210	101.9	\$4,868,097	-2.3	80.1	
III Steve Friedlander	97.5	\$894,140	\$910,000	98.3	\$2,012,088	\$1,950,000	103.2	100	110	90.9	\$2,906,227	17.1	81.4	
Steve Friedlander	91.5	\$1,465,824	\$1,430,000	102.5	\$1,356,592	\$1,430,000	94.9	131	170	77.1	\$2,822,417	17.8	79.7	
IV Kyle Johnson	120.8	\$1,318,088	\$1,040,000	126.7	\$1,366,305	\$1,080,000	126.5	229	210	109.0	\$2,684,393	38.0	76.1	
Hart-McCallum	118.0	\$910,756	\$1,390,000	65.5	\$1,462,965	\$820,000	178.4	112	100	110.0	\$2,373,720	35.7	81.7	
Philip Prata	108.3	\$1,039,814	\$820,000	126.8	\$1,400,250	\$1,560,000	89.8	141	130	108.5	\$2,440,064	19.5	75.8	
Mathew Hart	95.8	\$1,117,634	\$1,040,000	107.5	\$1,411,318	\$1,470,000	96.0	151	180	83.9	\$2,528,953	12.8	76.6	
Joseph Diecedue	95.6	\$1,161,949	\$1,430,000	81.3	\$1,232,998	\$1,130,000	109.1	183	190	96.3	\$2,394,948	5.9	75.9	
Cindy Furer	92.4	\$694,382	\$820,000	84.7	\$1,319,284	\$1,340,000	98.5	141	150	94.0	\$2,013,667	7.5	76.0	
V James Cunningham	122.8	\$894,340	\$740,000	120.9	\$934,788	\$610,000	153.2	151	160	94.4	\$1,829,128	55.8	75.8	
Albert Serur	112.0	\$1,265,012	\$910,000	139.0	\$904,171	\$1,040,000	86.9	178	150	110.0	\$2,169,182	36.8	75.0	
Jose Carvajal	96.9	\$660,584	\$740,000	89.3	\$748,989	\$820,000	91.3	132	120	110.0	\$1,409,573	2.8	73.1	
Ryan Giddens	92.2	\$914,420	\$1,080,000	84.7	\$846,038	\$740,000	114.3	129	166	77.7	\$1,760,458	7.8	74.6	
VI Beto Quintero	113.4	\$1,426,670	\$1,130,000	126.3	\$581,753	\$560,000	103.9	184	130	110.0	\$2,008,423	86.8	78.1	
Corey Neff	98.2	\$786,755	\$650,000	121.0	\$464,041	\$650,000	71.4	133	130	102.3	\$1,250,795	3.8	81.4	
Dorian Oldham	95.1	\$562,761	\$650,000	86.6	\$657,226	\$740,000	88.8	140	110	110.0	\$1,219,987	12.1	76.6	
VII Souley Bah	113.9	\$534,386	\$560,000	95.4	\$648,304	\$430,000	150.8	86	90	95.6	\$1,182,689	61.0	73.9	
A-O-Janti	113.9	\$29,835	\$56,000	53.3	\$92,720	\$52,000	178.3	9	7	110.0	\$122,556	40.2	95	
Desi Dimitrova	98.6	\$493,849	\$560,000	88.2	\$676,866	\$560,000	120.9	78	90	86.7	\$1,170,715	20.8	76.3	
VIII Ryan Bisanz	112.7	\$459,074	\$480,000	95.6	\$414,303	\$260,000	159.3	83	100	83.0	\$873,377	48.4	73.9	
Johnson-Nelson	103.3	\$412,442	\$480,000	85.9	\$547,040	\$480,000	114.0	93	80	110.0	\$959,482	31.3	76.8	
Kevin Holtz	100.3	\$417,816	\$480,000	87.0	\$446,021	\$430,000	103.7	77	70	110.0	\$863,837	30.8	75.5	
IX Correa-Hunt	96.0	\$333,781	\$390,000	85.6	\$193,438	\$200,000	96.7	74	70	105.7	\$527,219	10.3	74.5	
John Young	91.0	\$216,786	\$390,000	55.6	\$313,395	\$200,000	156.7	60	99	60.6	\$530,182	15.2	80.8	
X Nick Moore	149.5	\$577,548	\$300,000	192.5	\$249,337	\$150,000	166.2	61	68	89.7	\$826,885	464.2	75.2	
Nicholas Scordos	124.9	\$432,675	\$300,000	144.2	\$180,839	\$150,000	120.6	71	47	110.0	\$613,513	220.9	77.0	
Josh West	105.5	\$126,028	\$150,000	84.0	\$95,276	\$75,000	127.0	19	18	105.6	\$221,304	N/A	89	

CATEGORY I



1 MARK GAGLIARDI
CLARKSVILLE, TN



2 MALKA ARONY
CAVE CREEK, AZ

CATEGORY II



1 GEORGE FARENTHOLD
WASHINGTON, DC



2 TRAVIS DANIELS
TIONESTA, PA

CATEGORY III



1 IRENE RURYCZ
PARMA, OH



2 REBECCA KLEBSCH
COLGATE, WI

CATEGORY IV



1 STEVE SANCHEZ
PEMBROKE PINES, FL



2 LACY MARTIN
HUNTSVILLE, TX

CATEGORY V



1 LOU NELL BUSBY
HENDERSON, TN



2 DEE HETTINGER
WICHITA, KS

CATEGORY VI



1 MARK FLEMM
LEECHBURG, PA



2 CRYSTAL SENOUR
ANNANDALE, NJ

CATEGORY VII



1 RALPH BEARD
FRANKLIN, TN



2 JEANETTE DODD
LAKE HOPATCONG, NJ

CATEGORY VIII



1 HECTOR CORTEZ
FAIR OAKS, CA



2 TIMOTHY SURMAN
CALGARY, AB

1ST SIGNED TG



BARBARA RABELO
WHITTIER, CA

TOP MANAGERS

CATEGORY I



1 CARMELLA SWANSON
SANTA MARGARITA, CA

CATEGORY II



1 JOHN KELIHER
DACULA, GA

CATEGORY III



1 CHUCK HILL
LODI, CA

INDIVIDUAL REPS: OCTOBER

Category	Rank	Name	Cards	Obj	% Obj
I	1	Mark Gagliardi	5,464	1,617	337.9%
	2	Malka Arony	6,421	3,389	189.5%
	3	Rona Pileggi Spano	3,226	1,756	183.7%
II	1	George Farenthold	2,352	1,305	180.2%
	2	Travis Daniels	2,349	1,332	176.3%
	3	Lori Vaughn	2,019	1,325	152.4%
III	1	Irene Rurycz	2,443	1,106	220.9%
	2	Rebecca Klebsch	1,681	1,155	145.5%
	3	Donald Spohn	1,503	1,159	129.7%
IV	1	Steve Sanchez	2,036	1,024	198.8%
	2	Lacy Martin	1,687	1,008	167.4%
	3	Stephen Matous	1,559	935	166.8%
V	1	Lou Nell Busby	2,575	906	284.2%
	2	Dee Hettinger	2,094	836	250.4%
	3	Carl Zablony	1,765	863	204.6%
VI	1	Mark Flemm	1,571	746	210.4%
	2	Crystal Senour	1,484	714	207.8%
	3	George Murry	1,217	682	178.5%
VII	1	Ralph Beard	1,627	596	273.2%
	2	Jeanette Dodd	1,125	605	185.9%
	3	Katy Hogge	1,009	586	172.2%
VIII	1	Hector Cortez	2,256	489	461.4%
	2	Timothy Surman	1,394	489	285.2%
	3	Mickey Boysza	1,014	489	207.4%
Rookie	1	Lisa Johnson	896	463	193.5%
IceBreaker	1	Hector Cortez	2,256	489	461.4%

ALL TIME RECORD: 18,960 Cards

INDIVIDUAL REPS: YTD

Category	Rank	Name	Cards	Obj	% Obj
I	*1	Mark Gagliardi	19,835	16,173	122.6%
	2	Jessica Treybick	17,261	17,108	100.9%
	3	David Scalisi	15,231	15,645	97.4%
II	*1	George Farenthold	15,093	13,050	115.7%
	2	Kathy Pappas	14,835	12,859	115.4%
	3	Al Wall	14,124	12,352	114.3%
III	*1	Tony Anderson	13,848	11,244	123.2%
	2	Timothy Leary	11,115	10,351	107.4%
	3	Donald Spohn	11,393	11,588	98.3%
IV	*1	Randy Stockley	13,068	9,914	131.8%
	2	Stephen Matous	9,215	9,347	98.6%
	3	Krissa Hensley	9,626	10,306	93.4%
V	*1	Carl Zablony	11,621	8,626	134.7%
	2	Vivian Dwyer	9,697	9,121	106.3%
	3	Amanda Cross	8,984	9,082	98.9%
VI	*1	Janis Pitts	12,130	7,912	153.3%
	2	Maria Siero	7,574	8,039	94.2%
	3	Mark Flemm	6,849	7,465	91.7%
VII	*1	Kevin McKeen	7,675	6,406	119.8%
	2	Ralph Beard	7,060	5,956	118.5%
	3	Donna Altschue	7,130	6,270	113.7%
VIII	*1	Lisa Johnson	14,612	4,629	315.6%
	2	Gabriela Bertoni	6,744	2,613	258.1%
	3	Hector Cortez	4,031	2,445	164.9%

ALL TIME RECORD: 61,879 Cards — DENISE BOWYER

MANAGERS: OCTOBER

Category	Rank	Name	Cards	Obj	% Obj
I	1	Carmella Swanson	8,846	8,213	107.7%
	2	Dawn Trudden	7,334	6,827	107.4%
II	1	John Keliher	6,096	5,115	119.2%
	2	Cindy Cleary	7,581	6,772	111.9%
III	1	Chuck Hill	8,425	4,626	182.1%
	2	Billy Sauers	5,899	3,789	155.7%

MANAGERS: YTD

Category	Rank	Name	Cards	Obj	% Obj
I	*1	Tami Williams	73,563	74,378	98.9%
	2	Brian Ryan	67,142	75,347	89.1%
II	*1	Christa Davis	46,979	51,751	90.8%
	2	JT Tasker	58,328	64,582	90.3%
III	*1	Chuck Hill	45,775	46,258	99.0%
	2	Amanda Mlinaz	38,637	47,222	81.8%

MOST ORIGINAL CARDS GENERATED: YTD

- 1** MARK GAGLIARDI
7,454
- 2** ERICA DALAGER
6,359
- 3** RONA PILEGGI SPANO
5,774



1 MARK GAGLIARDI
CLARKSVILLE, TN

PUBLIC RELATIONS CATEGORIES ARE AS FOLLOWS

Rep Categories I-VIII assigned using average of leads generated last 3 years. For Reps with less than 3 years of service, 425 cards per month was applied for months with no production unless the average of their actual production was higher. To be recognized at Convention, Rep must meet minimum 80% of Objective.

Manager Categories I-III assigned using average of lead production last 3 years for their respective territories. To be recognized at Convention, Manager must meet minimum 80% of Objective.

WORLD'S GREATEST BONUS

1



JENNY KIM
\$16,290
Altig-Orlovic

2



RANDY SOULIERS
\$11,127
Altig-Orlovic

3



MICHAEL VAN DELFT
\$10,894
Satti-Kanaan

4



MASSOUD VAZIRI
\$9,749
Altig-Orlovic

5



KRISTINA JOACHIM
\$9,655
Altig-Orlovic

OCTOBER BONUS LEADERS

PAYOUT: \$2,864,324

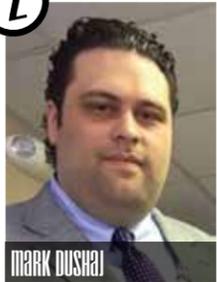
QUALIFIERS: 3,991

\$ 16,290	Jenny Kim	\$ 4,442	Priscila Gonzalez	\$ 3,355	Kelly McDonald	\$ 2,861	Janel Wilder	\$ 2,526	Nikolina Damjanovic	\$ 2,268	Carmela Pellen
11,127	Randy Souliers	4,438	Johnathon Bogoslowski	3,336	Danielle Morales	2,856	Shekhar Ali	2,517	David De Anda	2,263	Tyler McKnight
10,894	Michael van Delft	4,417	Hamza Ally	3,329	Shawn Mishra	2,836	Ellen Tuttle	2,516	Tristan Dlabik	2,261	Brandon Minor
9,749	Massoud Vaziri	4,399	Ricky Hayward	3,326	Ryan Torres-Torioka	2,831	Michael Trinh	2,515	Erik Graham	2,258	Carlos Garcia
9,655	Kristina Joachim	4,361	Ruben Soberanes	3,305	Nauleni Tuionetoa	2,813	Colton Gould	2,514	Sean Grant	2,256	Crystal Larkins
9,495	Brock Lampee	4,331	Arman Masomzadeh	3,266	Collins Appiah	2,812	Stefane Felix	2,505	Tammie Pasteur	2,236	Dorota Rusew
9,300	Kevin Ishikane	4,314	Elhanan Sing	3,251	Hany Mikhail	2,812	Richard Dyer	2,501	Mike Allen	2,234	Carly Ferraro
9,225	Dina Boghdady	4,311	Ed Olfert	3,240	Afolasade Aboyade-Cole	2,773	Robert Adrahtas	2,496	Mark Neilson	2,229	Ica Gordon-White
9,199	Joey Kennedy	4,299	Ryan Vance	3,231	Elizabeth Garcia	2,768	Jovanie Scarlett	2,491	Shanita Ellmers	2,229	Dan Ikei
8,307	Trenton Miller	4,244	Adem Abdula	3,221	Christa Frazier	2,766	Kassem Khalife	2,490	Michael Hepner	2,222	John Curry
7,689	Jadwiga Martins	4,243	Jonni Ng	3,220	Howard Dotson	2,763	Kelli Higgins-Jones	2,486	Hasan Ghazal	2,222	James Zagar
7,577	Joel Trask	4,199	Edward Nguyen	3,218	Ethan Dewyer	2,754	Robert Ensign	2,470	Howaida Weel	2,218	Marquel Burns
7,343	Daniel Li	4,139	Andrew Chambers	3,201	Matthew A Wilson	2,743	Eric Peyton	2,468	Shai Mate	2,218	Lee Van Delft
7,201	Joshua Olin	4,124	Elvis Curri	3,198	Daniel Hanson	2,741	David Watkins	2,466	Magaly Una	2,217	Joaquin Santos
6,810	Meenakshi Chavis	4,057	Phi Phan	3,166	Adam Carlile	2,735	Cathy Dishong	2,465	Luis Miranda	2,216	Joseph Provenzano
6,688	Armando Rivera	4,012	Peter Gabranski	3,147	Elba Diaz	2,734	Pablo Zetina	2,459	Salvador Escobar	2,214	Aaron Ebel
6,633	Diana Al Ali	3,987	Harvey Quinn	3,130	Carlo Trinidad	2,709	Ashley Hutson	2,450	Ashley Hutson	2,214	Kevin Amador
6,357	Meardey Kim	3,930	Brian Cabral	3,130	Jessica Chang	2,709	Mack Hanna	2,434	Douglas Clarke	2,212	Joachim Jean
6,327	Andrew Bishop	3,914	Jacqueline Kabluyen	3,117	Yolette Mompont	2,706	Anthony Renner	2,431	Cardelle Szego	2,203	Patrick Locke
6,277	Muhammed Ashraf	3,887	Dustin Dunbar	3,103	Jessica Davis	2,706	Tanya Sutton	2,424	Brittany Douglas	2,181	Mike Reed
6,171	Matthew Zang	3,801	Alipate Makaui	3,082	Raymond Angeles	2,703	Mary Franklin	2,408	Cody McNeilly	2,192	Melinda Skinner
6,117	Richard Sidoti	3,797	Amy Shui	3,068	Omar Hashimi	2,692	Matias Orrego	2,408	Briana Cooper	2,178	Erin Gonzalez
6,051	Gerald Dodson	3,703	Victoria Varney	3,046	Joanna Hansen	2,686	Eugene Kashkin	2,406	Tina Nelson	2,174	Samantha Perez
6,040	Stuart Pagan	3,663	Andrew Hynan	3,035	Gurmehar Singh	2,686	Lynn Jenkins	2,401	Ikram Al-Shobaki	2,170	Bruno Ragusa
5,692	Austin Rockall	3,620	Casey Jarratt	3,029	Jordan Graham	2,671	Felicia Steele	2,400	Cory Cannataro	2,168	Emilienne Lubin Chery
5,642	Brooklyn Mims	3,579	Andrew Wagner	3,023	Wesley Shure	2,663	Steven Phillips	2,400	Kurt Overy	2,165	Jordan Viaje
5,622	Alexandra Hailey	3,576	Ryan Fogel	3,023	Max Quasem	2,662	Mark Lahijani	2,397	Dyoma Ramirez-Robles	2,164	Brian Jerome
5,523	Daniel Prinzo	3,571	Phillip Waisman	3,023	Roger Fredericks	2,641	Maria Desena	2,395	Jorge Leon	2,159	Lamine Diakhate
5,508	Trevor Bailey	3,562	Evelin Castro-Sharif	3,008	Tanya Black	2,635	Mary Robinson	2,391	Karina Escobar	2,155	Nicholas Loosli
5,486	Alan Sedaghat	3,560	Javier Diaz	3,004	Thomas King	2,623	Christie Jauch	2,354	Allison Kusgen	2,150	Sousan Samadzade
5,247	Irma Gallardo	3,552	Bennett Williams	2,999	Lincoln Dziekonski	2,622	Anacleto Arevalo	2,344	Davina Vo	2,149	Kelvin Ellmers
5,120	Bruce Viaje	3,542	Matthew Lehman	2,986	Michael Mandella	2,619	Joanna Strzelec	2,339	Larry Parnell	2,149	Kimberly Alston
5,024	Jacob Garza	3,520	Alexander Pham	2,982	Dejan Kukolj	2,610	Michael Botond	2,338	Jean Etahe Limongo	2,145	Steven Sparkes
4,943	Erna Gasanin	3,514	Latoya Smith	2,979	Ifeanyi Ufondo	2,609	Jenny Alvarez	2,337	Bobby Park	2,144	Naim Abdulahad
4,913	Hunter Houvener	3,479	Samsou Adelufosi	2,975	Kasali Kotun	2,598	Mario Andres Chavez	2,330	Hazem Aboueldahab	2,144	Paden McKnight
4,903	Sara Rostamijalilian	3,478	Mitchell Page	2,955	Daniel Perkins	2,575	Cathleen Hairston	2,326	Ashley Rust	2,141	Daniel Clark
4,900	Bryan Juskiw	3,473	Logan Akers	2,944	Nasr Nasr	2,575	Mark Lomonaco	2,324	Matt McBride	2,130	Eric Arttime
4,801	Cleopatra Sola	3,430	Joseph Sarasin	2,931	Jessy Girard	2,549	Kelly Ekker	2,316	Lino Strussione	2,129	Jordan Lowery
4,730	Ian Pickett	3,423	Ben de Zwart	2,930	Shawn Lewicki	2,544	Andjalie Elizer	2,306	Nathaniel Henderson	2,125	Arynne McCarthy
4,723	Roghie Hassan Loo	3,412	Rahul Bhagwakar	2,899	Eric Rule	2,541	Paul Smith	2,301	Daymon Green	2,121	Kealakai Enomoto
4,682	Igor Melcharek	3,402	Tanner Duy	2,892	Irene Simisim	2,540	Lionel Njeukam	2,297	Lorena Herndon	2,117	Jheanelle Hughes
4,639	Kajana Carter	3,385	Kristi Vang	2,879	Marian Sertler	2,539	Shorne Brown	2,297	Tony Georges	2,113	Anterpreet Dhaliwal
4,595	Aaron Chen	3,380	Andrew Haskins	2,875	Chris Anderson	2,539	Michael Scatena	2,289	Shiv H Patel	2,103	Brian Woodland
4,554	Daniel Pues	3,369	Angela Alunno	2,871	Tiffany Harmouche	2,536	Christopher McCall-Parker	2,286	Lleison Martinez	2,103	Leonardo Perez
4,545	Ryan Armoldy	3,367	Jordan K Brown	2,870	Arthur Trost	2,536	Christopher McCall-Parker	2,276	Evan VanErp	2,096	Fritznel Octave
4,486	Jean Joseph	3,361	Pablo Solis	2,868	Jorge Alvarez	2,531	Benjamin Van Fossen	2,270	Cory Moncol	2,078	Michael Hubbs
\$ 2,078	Xander Davis	\$ 1,798	Ernesto Delgadillo	\$ 1,629	Tomarus Burks	\$ 1,481	Alex Reynolds	\$ 1,367	Janelle Dutra	\$ 1,257	Sungmin Hwang
2,076	Alexander Lee	1,796	Michele Kieffer	1,626	Corey Lumley	1,481	Corey Lavigne	1,365	Aaron Boudreaux	1,253	Shiree Cruz
2,074	Darrio Pope	1,794	Nicholas Chuma	1,626	Haydn Daniel	1,478	Garret Kun	1,364	Gerald Hollis	1,250	De'Jour Washington
2,071	Derek Sandilands	1,790	Kyla Greig	1,625	Paola Ramos	1,478	Christopher Leasure	1,362	Alan Rosenberg	1,248	Zachary Blackwell-Hammons
2,069	Stefan Johannsson	1,788	Anthony Sava	1,620	Tennison Mather	1,478	Xoxy Linares Maldonado	1,360	Isaiah Bruce	1,247	James Keefer
2,066	Rachel Seddon	1,788	Oscar Garcia-Gamez	1,618	Iffrah Tahir	1,477	Tenae Keenan	1,360	Julija Ostapyuk	1,247	Mary Aman
2,064	Tisha Joyner	1,784	Peer Shmelzer	1,614	Jessica Boss	1,476	Marie Laine	1,359	Kevin Davis	1,246	Elijah Brown
2,064	Jacob Deceault	1,784	Carole Idolphine	1,613	Samy Jacques	1,473	Joshua Bacchus	1,359	Sabrina Speight	1,246	Shane Valentine
2,049	George Kamel	1,783	James Muir	1,612	Antonio Chacin	1,470	Alison Sterzer	1,358	Francisco Vasquez	1,243	Alfredo Garcia
2,043	Daryl Graham	1,781	Stephanie Novel	1,610	Joey Sales	1,469	David Farrar	1,357	Noella Coleman	1,240	Michael Beker
2,034	Ebuwa Otagho	1,777	Phillip Ray	1,603	David Rockway	1,467	Tyler Boulden	1,355	Hollis Allen	1,237	Michael Rivera
2,030	Matthew Roebke	1,773	Duni Olusegun	1,602	Manique Sala	1,465	Isabella Xia	1,350	Bryan Froyenberger	1,237	Ieshia Turner
2,021	Vivian Saka	1,765	Rosa Teixeira	1,602	Elifranc Deus	1,463	Alexander Valencia	1,348	Johnny Ly	1,236	Stephen Davis
2,021	Jerome Benenati	1,758	Laurekins Pardovani	1,599	Zachery Hawthorne	1,463	Mitchell Messer	1,344	Michael Glynn	1,233	Stephens Davis
2,021	Shelby Poston	1,758	James Sherwood	1,599	Anthony Friese	1,462	Derek Jansen	1,343	Brandy Robinson	1,233	Arad Vitis
2,019	Stephen Coons	1,758	Kathryn Gilluly	1,597	Brandon Haley	1,461	Andres Liranzo	1,339	Sharif Grays	1,231	Irving Grijalva Enriquez
2,010	Shannon Stroud	1,753	Randy O'Campo	1,594	Jagdish Sukhu	1,459	Ardana Winbush	1,338	Hilary Arsenaault	1,229	Malena Khan
2,008	Gail Fox	1,750	Adriana Neagu	1,591	Richard Millington	1,457	Sokol Fazliu	1,336	Doris Martinez-Garcia	1,224	Nicholas Davis
2,007	Rahmatullah Romal Omid	1,748	Zonia Ramirez	1,590	Jessica Daniels	1,456	Jesusdieu Portiluz	1,335	Jonathan Foligno	1,220	Mandale Tolefree
2,005	John Santosuosso	1,738	Austin Nguyen	1,587	Pegah Rahmani	1,453	Malk Mozeb	1,334	Carl Schlacht	1,219	Alexus Hawkins
1,996	Nathaniel Magda	1,738	Gregory VanSuch	1,587	Anthony Ferraro	1,452	Shawna Parker	1,332	Kenzie McCauley	1,218	Yairaniz Figueroa-Ruiz
1,991	Edmaggie Myrthil	1,738	Keishanna Giguere-Russell	1,585	Jonathan Grove	1,447	Jimmy Quifille	1,331	Shantwane Mills	1,217	Kacey Williamson
1,991	Yadollah Pourjalali	1,736	Alicia Wear	1,584	Chelsie Otto	1,447	Farnaz Fotovat Ahmadi	1,331	Shantwane Mills	1,217	Kacey Williamson
1,987	Stephanie Villagran	1,735	Michael Barlettano	1,582	Kayla Newitt	1,446	Jesus Romero	1,327	Jarrold Shaffer	1,216	Chiara DAlessandro
1,986	Rachael Vanderlee	1,730	Donald Gregoire	1,579	Travis Johnson	1,446	Zinsou Ayihonsi	1,326	Gilbert Tabon	1,215	Donald Stone
1,981	Michael Birmingham	1,729	Cody Meadows	1,572	Jaydan Heron-Smith	1,443	Yvette Nelson	1,326	Dale Canterbury	1,214	Wayne Punch
1,980	Oscar Gastelum	1,729	Luc Do	1,572	Cameron Wright	1,441	Eric Snyder	1,324	Wendy Peoples	1,213	Gargan Arroyo
1,979	Terrell Milton	1,727	Mari Andrade	1,570	Lavetta Swain	1,436	Nicole Mead	1,322	Victoria Lindner	1,212	Aondray Worthy
1,975	Jasmine Dempsey	1,727	Octavio Villa	1,569	Siraj Saunders	1,435	Samuel De Carvalho	1,322	Mahdi Wade	1,207	Niambi Cooper
1,972	Kashala Guiden	1,721	Laura Buchko	1,569	Nadezhda Vitchev	1,434	Cody Hutchinson	1,322	Christian Hidalgo	1,206	Alexis Pineiro
1,968	VaShawn Nelson	1,718	Bruce Tan	1,564	Wesley Warren-Camp	1,430	Jesusdieu Portiluz	1,318	Wesley Warren-Camp	1,204	Jonathan Emura
1,963	Slawomir Dolecki	1,714	Andrew Lee	1,563	Leswin Martinez	1,430	Melissa Losk	1,317	Kathryn Brandon	1,204	Lawrence Hauck
1,949	Ashlee Reiman	1,712	Zachary Button	1,563	Matthew Castelli	1,430	Mike Sukhbaatar	1,316	Matthew Russell	1,203	Dustin Caso
1,945	Eric LaBossiere	1,712	John Sparby	1,562	Ala Awad	1,425	Jose Anderson	1,316	Philomene Tshimbolela	1,202	Rackeem Miller
1,933	Justin Neal	1,710	Eduardo Hernandez	1,562	Ian Zollos	1,425	Annie Le	1,314	Anthony Sciartilli	1,200	Morgan Mills
1,928	Holly Bonhorst	1,710	John Sparby	1,558	Nicholas Daltro	1,425	Craig Stropmf	1,303	Aaron Easton	1,200	Eleonor Arcelin
1,927	Kareem Mutia	1,708	Sarah Herbold	1,557	Gabriel Benavides	1,425	Anthony Greco	1,302	Logan Klink	1,198	Zindora Crawford
1,927	Kevin Amador	1,707	Silvia Rivera Barrientes	1,552	Cody Langston	1,422	Hakan Ozalpasan	1,302	Logan Klink	1,198	Zindora Crawford
1,921	Logan Appleton	1,702	Silvia Rivera Barrientes	1,550	Jonathan Conn	1,422	Hakan Ozalpasan	1,301	Ashley Gallegos	1,195	Lisa Kahan
1,917	Jesse Benwell	1,698	Cherish Taylor	1,547	Eduardo Bonilla	1,417	Stephen Fougere	1,301	Ashley Gallegos	1,195	Lisa Kahan
1,917	Sean Shephard	1,694	Lindsey Dettwiller	1,546	Kevin Appasamy	1,415	Brittany Bradshaw	1,296	Joshua Francoeur	1,193	Antoinette Williams
1,912	Melinda Skinner	1,691	David Rodriguez	1,546	Vanessa Forouzan	1,414	Fabian Aniekshawi	1,294	Patricia Cicerale	1,189	Spencer Simmons
1,910	Brandon Johnson	1,688	Allen Landeen	1,542	Steven Valentim	1,414	Christopher Bennett	1,294	Patricia Cicerale	1,189	Peter Kaplanis
1,904	Kristopher Galindez Rodriguez	1,686	Clayton Slaughter	1,539	Brennan Reynolds-Baker	1,413	Christopher Bennett	1,293	Vincent Massari	1,187	Jennifer Kauer
1,894	Sylvain Kalombo	1,685	Vipul Shah	1,539	Abraham Mogilevsky	1,408	Elyse Ruzicka	1,293	Lyssander Miliano	1,187	Anthony Petrosky
1,889	Riche Haye	1,685	Daniel Dobyns	1,536	Nikola Snair	1,407	Abraham El Refaei	1,291	Cody Gardner	1,183	Leonardo Alsina
1,885	Matthew Prokop	1,682	Fabiola Del Palacio	1,535	Carla Subotic	1,405	Sione Mohi	1,287	Aleksander Witalec	1,183	Seth Parlin
1,879	Jennifer Bell	1,672	Fabiola Del Palacio	1,534	Wenzhe Feng	1,404	Breana Noggles	1,287	Aleksander Witalec	1,180	Hercules Mimaros
1,873	Matthew McDowell	1,670	Tiffany Beadnell	1,534	Byron Bishop	1,399	Jason Meng	1,286	Velvet Johnson	1,180	Hercules Mimaros
1,860	Darius Rowan	1,666	Ashley Polanco	1,533	Isaiah Tademy	1,397	Raynaldo Lafontant	1,285	Deirdre Lopes	1,180	Jeffery May
1,858	Erica Boy	1,666	Joel Acosta	1,522	Kendra Cook	1,395	Gregory Miller	1,284	Kyle Schroeder-Gumicz	1,179	Shanise Frenchwood
1,856	Eyad Awdi	1,662	Jeremiah Berkley	1,522	Kendra Cook	1,395	Raynaldo Lafontant	1,284	Kyle Schroeder-Gumicz	1,179	Shanise Frenchwood
1,856	Steven Sparkes	1,660	Peter Dudek	1,522	Kendra Cook	1,395	Gregory Miller	1,284	Kyle Schroeder-Gumicz	1,179	Shanise Frenchwood
1,856	D										

WORLD'S GREATEST BONUS - CONTINUED

\$ 1,153 Marlene Barrett	\$ 1,130 Sharon Cantoral	\$ 1,104 Dario Messina	\$ 1,077 Henry Gedeon	\$ 1,047 Emily Kayser	\$ 1,022 Julie Childs	\$ 7,627 Gary Slocum	\$ 4,402 Hayden Hill	\$ 3,049 Christie Jauch	\$ 1,992 Steven Baum	\$ 1,336 Dan Nebraski	\$ 781 Sean Shephard
1,150 Russell Erhardt	1,129 Jeanneliza Solis	1,104 Bernadette Casciato	1,077 Skay Nusenu	1,045 Benton Sim	1,021 Alejandro Pineda	7,576 Jake Yagjian	4,402 Brody Maughan-Evanson	3,030 Ariana Jones	1,967 Paul Smith	1,332 Lily Carpenter	776 Dana Black
1,149 Cade Strickland	1,128 Michelle Pisenti	1,102 Jonathan Maust	1,077 David Staffery	1,043 Joshua Morris	1,020 Sean Gillespie	7,548 Brent Bowling	4,401 Brandon Summerton	3,028 Jared Cleckner	1,957 Kade Beck	1,317 Mavrick Fredericks	765 Timothy Brown
1,149 Brittany Hayward	1,128 Jaden Luhovey	1,102 Joseph Hamden	1,076 Austin Belcovson	1,042 Trace Cary	1,020 Carla Claire	7,527 Demetrius Lucas	4,341 John Ophals	3,011 Michael van Delft	1,953 Melinda Skinner	1,316 Marissa Ellis	765 Layla Bokhari
1,147 Zlata Titova	1,127 Kevin Jethrow	1,102 Ngan Pham	1,072 Funke Dina	1,042 Katie Tu	1,018 Christopher Credle	7,468 Duni Olusegun	4,311 Sarah McDermott	2,993 Sean Velasquez	1,926 Maurice Coleman	1,314 Joe Lewo	761 Manuel Diaz
1,147 Nardia Bowen	1,127 Nelson Radnoty	1,101 Abbas Abdul-Khaliq	1,072 Jeffrey Gilliana	1,040 Berlin Tuzon	1,016 Angel Cordero	4,288 Christopher Hintz	2,957 Francesca Veltri	2,957 Steven Barton	1,909 Michael Clemente	1,269 Michael Goodman	740 Joshua Goodman
1,145 Susan daCruz	1,127 Christy Anderson	1,100 Mario Francis	1,071 Andrew Creamer	1,040 Asia Baker	1,016 Colin Ghee	7,335 Roger Fung	2,949 Sylvain Kalombo	1,908 Mandale Tolefree	1,264 Awa Babou	739 Sayd Hopiane	739 James Harding
1,145 Tessa Lepelaars	1,126 Ross Ewen	1,100 DeAnthony Hartman	1,070 Elaine O'Neill	1,039 Steven Pavina	1,015 Edward DeFurio	7,316 Michael Russin	2,945 Michael Musso	1,896 Donte Grant	1,262 Dwayne Nabors	737 Andrew Siebert	733 Andrew Siebert
1,143 Luis Calderon Welman	1,124 Chase Miller	1,100 Ashlon Rhett	1,070 Rubin Chaimov	1,039 Robert Wright	1,015 Ricardo Talavera Gomez	4,268 Ronald McCormick	2,940 Michael McKiernan	1,879 Sherrie McCarty	1,261 Michael Hubbs	732 Joshua Rodriguez	731 Juan Rivera
1,143 Christopher Martindale	1,122 Maria Elena Jordan	1,096 Danielle McClenton	1,069 Ray Salmon	1,038 Michael Harold	1,015 Christopher Nash	4,187 Aaron Burke	2,934 Travis Stucki	1,858 Ryan Ohm	1,259 Scott McCrory	731 Kaylee Harvie	730 Michael Patty
1,139 Christine Morris	1,121 Tammy Furtado	1,095 Orlando Grimmel	1,069 Megan Hicks	1,037 Megan Spaulding	1,014 Tony Perrine	4,184 Angel Martinez	2,918 Derron Alexander	1,838 Arthur Trost	1,249 Brandon Mogel	730 Michael Patty	725 Jonathan Turnick
1,139 Dustin Hess	1,121 Nooreenshah Bappoo	1,095 Joan Hannon	1,069 Corinne Gamble	1,036 Behrad Baghbanian	1,013 Valerie Shaw	4,138 Joseph Kanaan	2,917 Travis Kovach	1,798 Phi Phan	1,233 Kody Kramme	731 Kaylee Harvie	723 Joseph Massucci
1,138 Timothy Patterson	1,120 Jamahl Jackson	1,094 Muzic Berhe	1,069 Andres Morales	1,036 Toni-Ann Allen	1,013 Zoya Hollandsworth	4,138 Bobby Szwaja	2,900 Rahmatullah Romal Omid	1,795 Ethan Dewyer	1,205 Matthew Castelli	731 Kaylee Harvie	723 Joseph Massucci
1,138 Christopher Hensley	1,116 Joy Tyler	1,092 Narciso Nieves	1,068 Arif Hajro	1,031 Matthew Matt	1,013 David Hausman	4,119 David Hausman	2,891 Stephen Giddens	1,774 Christopher Gebhardt	1,205 Matthew Castelli	725 Jonathan Turnick	723 Joseph Massucci
1,137 Angelique Piquion	1,114 Lucero Vicencio	1,089 Nina Aujesky	1,067 Nelson Desmond	1,030 Trevor Smith	1,012 Susan Scott	4,084 Dina Boghdady	2,888 Renee Cunningham	1,771 Aubrey Kettle	1,197 Sarah Herbold	725 Jonathan Turnick	723 Joseph Massucci
1,137 Justin Allain	1,113 Joycelyn Roberts	1,089 Ekemini Essien	1,067 Benjamin Newhouse	1,028 Rebecca Carr	1,012 Henry Brown	4,038 Andrew Wagner	2,888 Renee Cunningham	1,768 Ryan Witham	1,771 Aubrey Kettle	723 Joseph Massucci	723 Joseph Massucci
1,136 Hector Sartori	1,113 Nicholas Simpson	1,089 Philip Majak	1,066 Stephanie Standberry	1,027 Tara Haughey	1,012 Jean Romero Capote	4,036 Joseph Gojcaj	2,875 Brian Schreiter	1,767 Tiffany	1,768 Ryan Witham	716 Louis Pimie	723 Joseph Massucci
1,135 Eric Youmous	1,112 Felipe Machado-Santanna	1,088 David Rigney	1,060 Teba Williams	1,027 Uziel Lujan	1,008 Charles Belt	3,998 Kevin Davis	2,874 Justin Sutton	Babin-Washington	1,767 Tiffany	716 Louis Pimie	723 Joseph Massucci
1,135 Luke Lavergne	1,110 Losaline Liuaki	1,084 Paula Hilliard	1,055 Jeffrey Tillman	1,027 Ali Eldefrawi	1,006 Justin Sutton	3,993 Thomas Longino	2,859 Cody Terrell	1,758 Justin Hermann	1,767 Tiffany	716 Louis Pimie	723 Joseph Massucci
1,135 Phillip Kinney	1,110 Cameron Eng	1,083 Bonnie Bradberry	1,055 Adela Staines	1,026 Viktoriya Ramirez-Meraz	1,005 Cristina Marson	3,989 Michael Mandella	2,853 Jonathan Jones	1,757 Mary Franklin	1,758 Justin Hermann	716 Louis Pimie	723 Joseph Massucci
1,134 Timothy Jones	1,110 Evett Westcarr	1,082 Patricia Gonzalez	1,054 Theodore Ryan	1,025 Joseph Massucci	1,002 Heidi Scheleski	3,954 Denis-Michael Catalano	2,850 Jovanie Scarlett	1,743 Isaiah Banks	1,757 Mary Franklin	716 Louis Pimie	723 Joseph Massucci
1,134 Eno Ifiutu	1,110 Davelle Lee	1,081 Erica M Robertson	1,053 Michael Hrvatin	1,024 Delicia Lewis	1,001 Travis Vaughn	3,942 Mark Lahijani	2,848 Justin Adams	1,728 Saul Lopez	1,743 Isaiah Banks	716 Louis Pimie	723 Joseph Massucci
1,134 Brandon Basilio	1,110 Nyasia Faison	1,080 Stephanie Booker	1,051 Sharon Barnes	1,023 James Grusenmeyer		3,903 Zoltan Krecsko	2,831 Kierra Goodwin	1,716 Arman Masomzadeh	1,728 Saul Lopez	716 Louis Pimie	723 Joseph Massucci
1,132 Alicia Dice	1,106 Sergei Armbrister	1,079 Hugo Flores	1,049 Bryan Czajkowski	1,023 Liza Cacevic		3,857 Ryan Hall	2,829 Elizabeth Chilson	1,694 Jesus Parra	1,716 Arman Masomzadeh	716 Louis Pimie	723 Joseph Massucci
1,132 Holly Howard		1,078 Walna Allen		1,023 Jesse Fullmer		6,099 Ransay Vazquez	2,822 Andrew McQuade	1,688 Jennifer Reed	1,716 Arman Masomzadeh	716 Louis Pimie	723 Joseph Massucci

LEADERSHIP BONUS

1	2	3	4	5
				
MARK NEILSON \$40,837 Altig-Orlovic	MARK DUSHAJ \$31,985 Zachary Hart	SCOTT WHEELER \$25,871 Satti-Kanaan	MICHAEL STUVER \$24,034 Zachary Hart	SARA VAZ \$23,424 Altig-Orlovic

OCTOBER BONUS LEADERS

PAYOUT: \$1,637,563

QUALIFIERS: 645

\$ 40,837 Mark Neilson	\$ 18,804 Dustin Dunbar	\$ 14,862 Alan Sedaghat	\$ 11,092 Jeffrey Hall	\$ 9,349 Steven King	\$ 8,753 Alipate Makau
31,985 Mark Dushaj	18,568 Joshua Olin	14,490 Zach Otto	10,368 Darcy Schriber	9,334 Joshua Jackson	8,710 Britton Costa
25,871 Scott Wheeler	17,737 Bruce Viaje	13,001 Lauren Coyne	9,894 Patrycja Grudzinska	9,284 Jeffery Thiel	8,260 Hunter Houvener
24,034 Michael Stuver	17,704 Asiguy Haugabook	12,732 Phillip Waisman	9,803 Melinda-Rae Lyse	9,274 Derek Foore	8,146 Dan Ikei
23,424 Sara Vaz	17,083 Luay Ghawi	12,458 Brenda Fox	9,729 Hemerson Gonzalez	8,141 Yemi Akinade	8,458 David Rigney
18,929 Ryan Stenglein	16,802 Blake Higuchi	12,106 Mario Hajro	9,546 Elyse Bryan	8,056 Jeffrey Espinal	4,435 Evan Donoghue
18,927 Walter Icaza	15,171 Bobby Gujral	11,834 Robert Hamilton	9,350 Jason Bratin	8,897 Daniel G Johnson	4,413 Patricia Contreras

RGA LEADERSHIP BONUS

1



RYAN FICKERT
\$33,002
Zachary Hart

2



BOBBY GUJRAL
\$19,427
Altig-Orlovic

3



CHRISTOPHER HINTZ
\$15,835
Altig-Orlovic

OCTOBER BONUS LEADERS

PAYOUT: \$291,935

QUALIFIERS: 108

\$ 33,002 Ryan Fickert	\$ 5,977 Matthew Turnquist	\$ 2,852 Morgan Lobello	\$ 1,794 Jesse Doherty	\$ 1,320 Luay Ghawi	\$ 745 Kevin Appasamy
19,427 Bobby Gujral	5,887 Joshua Olin	2,514 Stephen Giddens	1,785 Sean Velasquez	1,146 Tyler Worstell	710 Lauren Coyne
15,835 Christopher Hintz	5,824 David Carpenter	2,511 Sanaz Mirza Baig	1,751 Chris La Fond	1,130 Zach Otto	680 Mark Dushaj
12,030 Mark Neilson	5,678 Hemerson Gonzalez	2,505 Ryan Wilson	1,712 John Conard	1,057 Chad McLaughlin	639 Christie Jauch
11,849 Thomas Vena	5,665 Shahab Mahdaveinejad	2,465 Jonni Ng	1,705 Michael Clemente	1,045 Mark Beckford	629 Ricardo Subero
9,439 Steven Redd	5,509 Jake Yagjian	2,444 Blake Higuchi	1,614 Joshua Dishong	1,024 Elias Boles	602 Brody Maughan-Evanson
9,154 Robert Janev	4,311 Paul Kelly	2,388 Asiguy Haugabook	1,522 Johnny Ly	1,002 Brandon Summerton	573 Jonathan Jones
9,079 Matthew Diulus	4,274 Corey Helly	2,385 Andrew McQuade	1,444 Kevin Davis	975 Duni Olusegun	559 Jose Viramontes
8,443 Levar Morgan	3,624 Patrick Knouse	2,044 Ryan Stenglein	1,428 Beau Locker	971 Arthur McIntyre	548 Mathew Mealey
7,860 Reynolds Akuamo	3,395 Andrew Batten	2,030 Hunter Houvener	1,403 Jesse Rennich	964 Jinelly Urena	530 Brian Zuzick
7,582 Justin Adams	3,165 Steven King	2,005 Michael Gerstein	1,402 Melinda-Rae Lyse	856 Evan Donoghue	508 Stephen Jeung
6,940 Jeremy Rivers	2,968 Marian Sertier	1,912 Charles Ferrari	1,360 George O'Shea	787 Jessica Wilhite	
6,098 Brian Schreiter	2,918 Ryan Hall	1,847 Meaghan Krecsko	1,338 Sara Vaz	771 Joshua Jackson	

MGA/RGA GROWTH BONUS

MGA

1



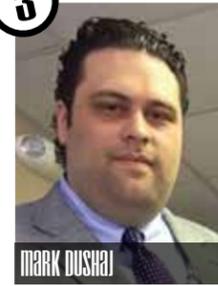
DOREEN RYAN-FOTI
\$10,981
Don Foti

2



BOBBY GUJRAL
\$8,842
Altig-Orlovic

3



MARK DUSHAJ
\$7,908
Zachary Hart

4



RYAN STENSLAIN
\$7,066
Altig-Orlovic

5



BLAKE HIGUCHI
\$6,881
Altig-Orlovic

MGA ROOKIES

1



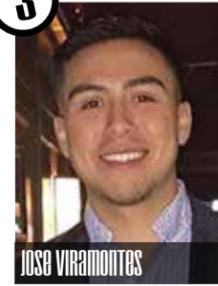
AARON FRIEDLANDER
\$6,649
Steve Friedlander

2



ALIPATE MAKAU
\$5,045
Steve Friedlander

3



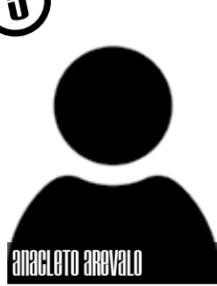
JOSE VIRAMONTES
\$4,222
Michael Vasu

4



ALAN SEDAGHAT
\$4,200
Altig-Orlovic

5



ANACLETO AREVALO
\$4,151
Altig-Orlovic

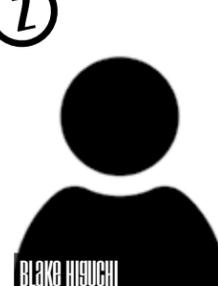
RGA

1



BOBBY GUJRAL
\$20,306
Altig-Orlovic

2



BLAKE HIGUCHI
\$15,204
Altig-Orlovic

3



MARK NEILSON
\$12,526
Altig-Orlovic

4



JONNI NG
\$10,663
Altig-Orlovic

5



RYAN STENSLAIN
\$10,631
Altig-Orlovic

OCTOBER BONUS LEADERS

PAYOUT: \$574,540

QUALIFIERS: 199

MGA		MGA ROOKIES		RGA	
\$ 10,981 Doreen Ryan-Foti	\$ 6,101 Bruce Viaje	\$ 6,649 Aaron Friedlander	\$ 3,336 Christopher Muraca	\$ 20,306 Bobby Gujral	\$ 10,597 Doreen Ryan-Foti
8,842 Bobby Gujral	5,782 Duni Olusegun	5,045 Alipate Makau	3,321 Anthony Theriault	15,204 Blake Higuchi	9,977 Hunter Houvener
7,908 Mark Dushaj	5,765 Joshua Olin	4,222 Jose Viramontes	3,077 Carlo Buhay	12,526 Mark Neilson	9,640 Steven Redd
7,066 Ryan Stenglein	5,629 Christopher Botelho	4,200 Alan Sedaghat	2,602 Sean Hansen	10,663 Jonni Ng	9,491 Joshua Olin
6,881 Blake Higuchi	5,302 Melinda-Rae Lyse	4,151 Anacleto Arevalo	2,277 Demetrius Lucas	10,631 Ryan Stenglein	9,404 Brandon Summerton

SA/GA DIRECT CODE FIELD TRAINING BONUS

1	2	3	4	5
				
\$15,521 Zachary Hart	\$13,829 Beto Quintero	\$13,308 Sabrina Lloyd	\$12,534 Don Foti	\$12,464 Sabrina Lloyd

OCTOBER BONUS LEADERS | **PAYOUT: \$786,858** | **QUALIFIERS: 591**

- | | | | | | |
|------------------------------|-------------------------------|--------------------------------|-----------------------------------|----------------------------------|--------------------------------|
| \$ 896 Eno Iftiu | \$ 813 Lina Jimenez | \$ 748 Cristina Fox | \$ 663 Karen Stashick | \$ 600 Mubeen Hussain | \$ 568 Ron-Junior Green |
| 892 Joel Trask | 813 Richard Millington | 732 Steven Rios | 657 Michael Barlettano | 599 Venus Grier | 566 Mary Franklin |
| 890 Mariam Shahid | 809 Jordan Jones | 725 Claudia Jacquet | 655 Todd Riescher | 599 Jonathon Turnick | 558 Louis Pirnie |
| 890 Michelle Olivo | 798 Donald Gregoire | 720 Juliya Ostapjuk | 651 Joshua Jahnish-Maltese | 599 Leonardo Perez | 553 Nicole Barabas |
| 885 Dominick Francia | 796 Jordan Lowery | 714 Velvet Johnson | 647 Timothy Wilson | 594 Madison Kilburn | 552 Cynthia Hettchen |
| 882 Joseph Provenzano | 795 Muzit Berhe | 713 Jimmy Riley | 646 Joseph Wilson | 591 Jessica D Smith | 550 Zonia Ramirez |
| 868 Elvira Masinovic | 790 Raymond Praytor | 712 Timothy Cadieux | 639 Trace Johnson | 590 Dulce Paz | 542 Joseph Harnden |
| 858 Jeremy Osborn | 787 David Smith | 707 Christopher Nash | 636 Brittany McKinney | 589 Malee Wilson | 535 Eric Thompson |
| 849 Jenna Grula | 786 Joseph Kanaan | 706 Michael Hubbs | 633 Susan Perez | 589 Regina Koonce | 529 Kimberlin Gibson |
| 842 Vincent Ularich | 784 Jan Clayton | 705 Jordan Hallman | 632 Delroy Nichols | 587 Carlos Irizarry | 526 Terran Oliphant |
| 838 Joshua Morris | 784 Daniel Charron | 699 Jessy Girard | 630 Richard Tabanji | 584 Ionatan Fiscu | 525 Rovena Lulgiuraj |
| 836 Adam Fontichiaro | 783 Robert Wright | 698 Luis Corella Aguayo | 628 Ethan Dewyer | 583 Charlene King | 525 Jennifer Walker |
| 835 Ana Vea | 781 Ameenah Little | 693 Deaveon Francisco | 627 William Stull | 579 Farnaz Fotovat Ahmadi | 516 Robert Schultz |
| 834 Myles Pryor | 773 Julie Childs | 691 Allan Allas | 627 Javier Bellido De Luna | 577 Dianka Blash | 507 Jennylyn |
| 829 Ethan Ruth | 771 Ekemini Essien | 690 Delaney Billings | 621 Cody Davenport | 577 Allison Kusgen | Militante-Radnoty |
| 820 Jovanie Scarlett | 763 Kellie Tucker | 676 Mamdemba Faal | 620 Russell Erhardt | 574 Aaron Easton | 501 Sonia Silva |
| 820 Harrison Gholston | 763 Tony Nguyen | 672 Brian Czajkowski | 614 Kyle Bennett | 573 Mario Hajro | |
| 818 Mahdi Wade | 756 Keith Billups | 668 Wendy Peeples | 608 Adrienne Lawrence | 573 Babajide Obashoto | |

- | | | | | | |
|------------------------------------|--------------------------------------|--------------------------------------|----------------------------------|----------------------------------|-------------------------------------|
| \$ 15,521 Mohamad Raychouni | \$ 3,163 Andrea Petty | \$ 2,331 Carolyn George | \$ 1,811 Nina Blackmon | \$ 1,435 Anthony Friese | \$ 1,102 Riche Haye |
| 13,829 Sergio Carta | 3,144 Kathleen McNamara | 2,299 Deshawn Moore | 1,804 Ashley Johnston | 1,432 Austin Timmons | 1,092 Candace Minor |
| 13,308 Aaron Piotrowski | 3,143 Brandon Dusevic | 2,289 Danita George | 1,800 Ryan Arnoldy | 1,425 Bryan Leonard | 1,087 Arthur Trost |
| 12,534 Kamal Tayyib | 3,139 Troy Young | 2,263 Connor McCollum | 1,784 Heather Smith | 1,421 John Fitzgerald | 1,081 Tahir Quintero Bonilla |
| 12,464 Kinga Filipiak | 3,125 Daniel Juskiw | 2,262 Matthew Roebke | 1,769 Keith Dymnioski | 1,415 Mia White | 1,080 Jessica Napiza |
| 8,915 Mari Andrade | 3,121 Carl Goins | 2,260 Harry Springer | 1,752 Manuel Diaz | 1,411 Christopher Hensley | 1,074 Logan Akers |
| 8,486 Evelin Castro-Sharif | 3,099 Myaa Fallon | 2,232 Armando Rivera | 1,750 Brent Bowling | 1,411 Julia Loboda | 1,072 Aleanya Moore |
| 7,965 Gjon Ljuljduraj | 3,072 Andrew Flores | 2,229 Jessica Jones | 1,740 Anthony Ferraro | 1,407 Phillip Taylor | 1,069 Ica Gordon-White |
| 7,677 Marie Laine | 3,052 Kelly Schoenherr | 2,224 Dustin Holtz | 1,728 Garrett Shelton | 1,399 Eyad Awadi | 1,068 Eric Caballero |
| 6,937 Jessie Holland | 3,041 Victoria Lindner | 2,215 Avery Allmond | 1,724 Vance Rountree | 1,397 Serena Joseph | 1,065 Alec Seibold |
| 6,877 Roger Rau | 2,950 Conor Markins | 2,209 Valdomero Duran | 1,701 Edward Marin | 1,382 Shawn Gauthier | 1,062 Jenny Alvarez |
| 6,730 Arman Masomzadeh | 2,934 Frederick Baltimore | 2,203 Mayra Robles | 1,685 Jeff Wentworth | 1,354 Teba Williams | 1,060 Austin Nguyen |
| 6,432 Dean Gushi | 2,925 Cody Gardner | 2,199 Iris Saavedra | 1,665 Elijah Brown | 1,334 Brittany Douglas | 1,060 Donald Stone |
| 5,884 Brandon Neal | 2,923 Andres Morales | 2,194 Jennifer Wall | 1,655 Andrew Siebert | 1,329 Philip Wall | 1,057 Sylvain Kalombo |
| 5,757 Landon Schlag | 2,921 Andrew McAllister | 2,163 Sione Mohi | 1,640 Sean Shephard | 1,323 William Thomas | 1,054 Jason Propst |
| 5,715 Michael Ezeafulukwe | 2,918 Crystal Vairetta | 2,129 Troy Hill | 1,639 Eric Rodriguez | 1,323 Shane Valentine | 1,054 Casey Helly |
| 5,661 Adrienne Bragas | 2,908 Alexander Rollo | 2,086 Felipe Machado-Santanna | 1,632 Melanie L Rodriguez | 1,302 Mitch Duplantis | 1,050 Mack Hanna |
| 5,525 Zinsou Ayihonsi | 2,893 Christopher Belleperche | 2,079 Brian Schmitz | 1,626 Martin Robinson | 1,296 Theodore Ryan | 1,045 Tristan Dlabik |
| 5,380 Jorge Toribio | 2,867 Rafael Medina | 2,071 Rochelle Royce | 1,613 Marianne Rafeedie | 1,290 Kenneth Gordon | 1,036 Oscar Garcia-Gamez |
| 4,796 Jesus Romero | 2,815 Troy Kasper | 2,066 Austin Edwards | 1,612 Veronica Coval | 1,289 Carlos Garcia | 1,036 Nicholas Shanks |
| 4,660 Juan Molina Gongora | 2,757 Kyle Welton | 2,065 Debra Small | 1,594 Sean Sparkman | 1,284 Caleb Bubbus | 1,033 Matthew Castelli |
| 4,643 Brendan Bradfield | 2,730 Michael Battaglio | 2,065 Phillip Rigoli | 1,590 Stephanie Santom | 1,273 Stephanie Harris | 1,033 Daniel Lopez |
| 4,595 John Curry | 2,690 James Tolley | 2,050 Gregory Caldwell | 1,589 Ryan Vance | 1,259 Daniel Chousa | 1,017 Jessica Daniels |
| 4,427 Priscila Gonzalez | 2,667 David Basnett | 2,045 Ariel McAllister | 1,584 Eric Salado | 1,256 Richard Sparkman | 1,015 Michael Fazio |
| 4,233 Abel Gamu | 2,666 Dylan White | 2,020 Kempton Perry | 1,568 Zachary Button | 1,255 Sean Gillespie | 1,009 Eleanor Powell |
| 4,193 Shonda Lewis | 2,661 Brynn Coplen | 2,015 Regina Lee | 1,555 Trenton Miller | 1,255 Allen Landeen | 1,007 Augusto Arango |
| 4,190 Erna Gasanin | 2,660 Alexis Gomez | 2,010 Joshua Bacchus | 1,542 Shelby Peterson | 1,254 Pegah Rahmani | 1,007 Justin Scroggham |
| 4,160 Jammal Coleman | 2,647 Irma Gallardo | 2,004 Stacy Blackmore | 1,537 Tereanio Edgar | 1,254 James Harding | 1,005 Orby Kelley |
| 4,066 Brittany Luke | 2,638 Christine Morris | 1,954 Raynaldo Lafontant | 1,534 Jonathan Schmidt | 1,237 Marlon Hernandez | 1,002 Tammy McMullen |
| 4,062 Carl Ignatius | 2,603 Moriah Chandler | 1,951 Blake Tomblin | 1,528 Johnathon Romney | 1,235 Nicholas Davis | 994 Steven Chandler |
| 4,057 Randy Ortiz | 2,574 Rebecca Mehlinger | 1,933 Taulant Bane | 1,527 Jaydan Heron-Smith | 1,229 Jonathan Da-al | 989 Jasmine Dempsey |
| 3,961 Roy Stephens | 2,572 Adriana Aboulwafa | 1,913 Morgan Kaminsky | 1,520 Megan Connors | 1,222 Adriana Neagu | 987 Connor McBride |
| 3,835 Adam Kidikas | 2,565 Lexington Grissom | 1,904 Ryan O'Neil | 1,517 Morgan Kaminsky | 1,218 Michael Kruse | 980 Ryan Locke |
| 3,780 Joel Nunez | 2,563 Igwe Nwagwu | 1,874 Dominic Facchini | 1,505 Laurence Moore | 1,208 Kemberly Sousa | 978 Samisoni Koloa |
| 3,720 Jordan Atkinson | 2,558 Joseph Gojcaj | 1,872 David Stuart | 1,498 Jesse Spencer | 1,184 Mark Avuil | 963 Walter Binger |
| 3,646 Christopher Haywood | 2,542 Jon Morrow | 1,871 Maxon Elozier | 1,498 Holly Bonhorst | 1,166 Rosemary Soto | 960 Brenna Moore |
| 3,583 Tammy Gawron | 2,463 John Nieves | 1,868 Ebuwa Otagho | 1,482 Rubin Chaimov | 1,150 Eric Peyton | 943 Nicholas Chuma |
| 3,579 Stephanie Villagran | 2,463 Christopher Credle | 1,866 Mickey Adkins | 1,481 Carole Idolphine | 1,148 Dontaveus Walton | 942 Aman Singh |
| 3,480 Tina Nelson | 2,444 Jesse Barker | 1,866 Rangji Witika | 1,464 Bryanna Campos | 1,147 Jasmyn Marshall | 938 Teresa Rincon |
| 3,466 Jennifer Reed | 2,428 Ashley Hutson | 1,863 Steven Dell | 1,462 Maria Desena | 1,140 Christopher Leasure | 923 Ramon Kemp |
| 3,439 Crispin Bannerman | 2,419 James Sherwood | 1,860 Alexander Horden | 1,461 Michael Tineo | 1,134 Joseph Massucci | 920 Brittany Cipriano |
| 3,428 Aref Sayegh | 2,418 Alfredo Garcia | 1,856 Tyler Dahlin | 1,459 Pharyn Wilson-Jones | 1,127 Monica Figueroa | 918 Elizabeth Trotter |
| 3,422 Hunter Bischoff | 2,394 Michel Merinos | 1,842 Stella Roznovan | 1,456 Amber Fitzmartin | 1,127 Victoria Perea | 918 Tina Fu |
| 3,303 Edward Leon | 2,372 Cameron Henderson | 1,835 Nelson Desmond | 1,450 Benjamin Giamalva | 1,123 Trevor Smith | 911 Mark Diskin |
| 3,300 Dylan Johnson | 2,349 Michael van Delft | 1,818 Richard Phaturos | 1,448 Matthew Russell | 1,122 Cristian Alaimo | 905 Alexander Strate |
| 3,291 Terrence Brooks | 2,337 Andrew White | | 1,442 Elazar Roco | 1,110 Samuel Boyle | 902 Jonathan Giaco |



REINSTATEMENT BONUS

1	2	3	4	5
				
\$3,872 Don Foti	\$2,988 S-S-Parks-Salvaggi	\$2,525 Simon Arias	\$2,470 Bob Olson	\$1,852 Theodore Pappas

OCTOBER BONUS LEADERS | PAYOUT: \$65,115 | QUALIFIERS: 168

\$ 3,872 Sami Mogannam	\$ 1,632 Bradley Weigand	\$ 1,067 Bryan Czajkowski	\$ 873 Glyn Hurst	\$ 643 Steven Mason	\$ 548 Gina Kramer
2,988 Denise Ley	1,589 Corey Lavigne	1,054 Laurekins Pardovani	857 Scott Davison	604 Susan daCruz	545 Kinga Filipiak
2,525 Joseph B Smith	1,554 Olga Tsymbal	1,048 Nicholas Gasparro	727 Beth Lowe	596 Cherri Xie	543 Lawrence Dennis
2,470 Lidia Meglei	1,414 Scott Dillingham	1,022 Austin A Smith	694 Jack Keiderling	572 Debra Esquivel	533 Loraine Patterson
1,852 Dason Phaul	1,369 Mitchell Look	951 Anna Senra	664 Marc D'Emilia	562 Michael Perez	525 Susan Bergh
1,744 Nabil Spahi	1,155 Maurice Baritz	933 Muhammed Ashraf	644 Joseph Faisant	561 Maria Fe Abad-Barte	523 Leonard Budiac

6 BONUS TOTAL: \$6,220,336

WORLD'S GREATEST \$2,864,324	LEADERSHIP \$1,637,563	RGA LEADERSHIP \$291,935	MGA/RGA GROWTH \$574,540	SA/GA TRAINING \$786,858	REINSTATEMENT \$65,115
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All qualifiers listed achieved at least \$500 in bonus totals | WGB qualifiers achieved at least \$1000 in bonus totals | WGB recognition is based on \$1,500 weekly ALP minimum achievement level

FOUNDERS CLUB

October Qualifiers—
Outstanding Producers & PR Representatives:

 Michael van Delft Satti-Kanaan 15 Qualifications \$149,328 Net ALP 89.4 RET	 Brock Lampee Dustin Venekamp 7 Qualifications \$127,578 Net ALP 91.9 RET	 Carlo Trinidad Altig-Orlovic 5 Qualifications \$83,322 Net ALP 81.9 RET
 Ryan Vance S-S-Parks-Salvaggi 3 Qualifications \$81,098 Net ALP 90.6 RET	 Andrew Bishop Altig-Orlovic 1 Qualification \$80,542 Net ALP 84.9 RET	 Elhanan Sing Satti-Kanaan 2 Qualifications \$78,581 Net ALP 87.3 RET
 Yollette Mompoin Tom Williams 1 Qualification \$78,380 Net ALP 80.6 RET	 Hamza Ally Altig-Orlovic 1 Qualification \$68,193 Net ALP 90.6 RET	 Mary Franklin Altig-Orlovic 2 Qualifications \$56,549 Net ALP 79.4 RET

Dear Future SGA

Whether you are new to our company or someone with tenure, if you have ever wondered what you had to accomplish in order to be promoted to State General Agent, the answer is simple — achieve these four levels.

Level 1: Qualify

- To qualify you must meet the following criteria:
- 2 years tenure with AIL/NILICO
 - Be on an MGA/RGA Contract
 - Production of at least \$350,000 of 1st Six Mo. Agent production (Last 12 Months)

Level 2: Interview

You will be flown to McKinney, Texas for dinner and an interview. During this time you will also learn about the budgetary and start-up process for new SGAs.

Level 3: Follow Up

Home Office will schedule a follow-up call with you and your SGA 60 days after your interview to discuss your progress in the areas of recruiting, production and quality. If you are still growing and moving forward, we will prepare for Step 4.

Level 4: Get an Offer

- After conferring with your SGA, the Home Office will contact you to:
- Let you know what territory/territories we are offering
 - Discuss who may be going with you. (Your SGA can protect one person whom they feel they need to keep.)



MILLION DOLLAR CLUB

Another champion, another milestone!
Each champion will receive a bonus of \$5,000 and the Million Dollar Club Award. Congratulations on your achievements!



Steven Sparkes
Altig-Orlovic
Contracted 8/17/08
Qualified 10/31/18
\$1,004,804 Net ALP

PLATINUM PR

— Club Member —

Each new club member will receive a bonus of \$5,000 and a Recognition Award. Congratulations on your achievements!



Rona Pileggi Spano
Chicago
Qualified 10/31/18
261,938 Cards



DIRECTORS OF THE MONTH



Leaders growing leaders

Sales Director of the Month



Renee Jeffries
Renee had 45.13% growth over October 2017.

PR Director of the Month



Denise Gilbert
Denise met 119.61% of Objective during October 2018.



David Zophin
President
AIL/NILICO Agency Divisions

WHETHER YOU'RE A VETERAN or relatively new, you know full well that a career with AIL/NILICO is an enormous commitment and responsibility. The good news has always been that your manager, SGA, and Home Office management team are here to guide you through it. Our theme for 2019, **#OWNIT**, represents the direction, inspiration and motivation for the remainder of 2018 and all of 2019. It's personal.

In 2019, our focus is a commitment to being the very best version of ourselves. One way to be the best you is by taking ownership of all you do. You have to **#OWNIT**. That's the lens we will look through in 2019. If you strive for excellence and greatness, taking ownership is number one.

Being the best you is even more important if you are a leader because other people's success is at stake. They are counting on you to be the best version of yourself because if you're not, they won't follow you. People only follow someone they want to emulate.

What does it mean, exactly, to own it?

DO WHAT'S NECESSARY, NOT JUST WHAT YOU WANT OR LIKE.

This career doesn't come with an easy schedule or without challenges. If you want things to change or improve, change the way you do things. 'Owning it' often means we go beyond what's familiar and comfortable to commit to a result and do whatever it takes to realize that result ... even doing things we don't necessarily like to do. It's like the old saying goes, *if you always do what you always did, you will always get what you always got*. Challenge yourself. Be open-minded to change. Find new ways to grow personally and professionally.

TAKE OWNERSHIP OF YOUR CHOICES.

Entrepreneur and motivational speaker Jim Rohn says: "Either you run the day, or the day runs you." Take ownership of your choices ... the good, the bad, and the ugly. Otherwise, they will own you.

None of us is immune to mistakes or the occasional bad decision. Ask yourself what you can improve on next time, and let your mistakes guide you to be better. Learn from them and move on, because we don't have time to dwell on them. In 2019, we'll be too busy focusing on being the best we can be and taking ownership!

'Owning your results' means keeping the focus where it should be: on progress and process. It's not easy at first to say, "I did this and it didn't work," or "I said I'd do this, I didn't, and I didn't meet my goals." Remember this motto: 100% responsibility, 0% excuses. It means setting outstanding standards for yourself – not just average or mediocre standards. *You* take responsibility, *you* refrain from making excuses. When you own it, you don't ever play victim. You don't accept losing.

BRING IT EVERY DAY.

Even when you're tired or run down or discouraged or whatever you are feeling, you need to leave all that at the door and be the agent, the leader, the SGA your Agency needs and deserves. Be the fuel that helps keep the momentum going and don't ever let it stop. Push yourself like you did through the early stages of your career, and then find a way to push yourself even harder than that.

There you have it; the secret components to setting yourself up for success and for moving ahead. Remember that *owning* it starts with you, and growth is *not an option!*

So here's to 2019 – the year to become the very best you. 🍀



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NATIONAL INCOME LIFE
 insurance companies



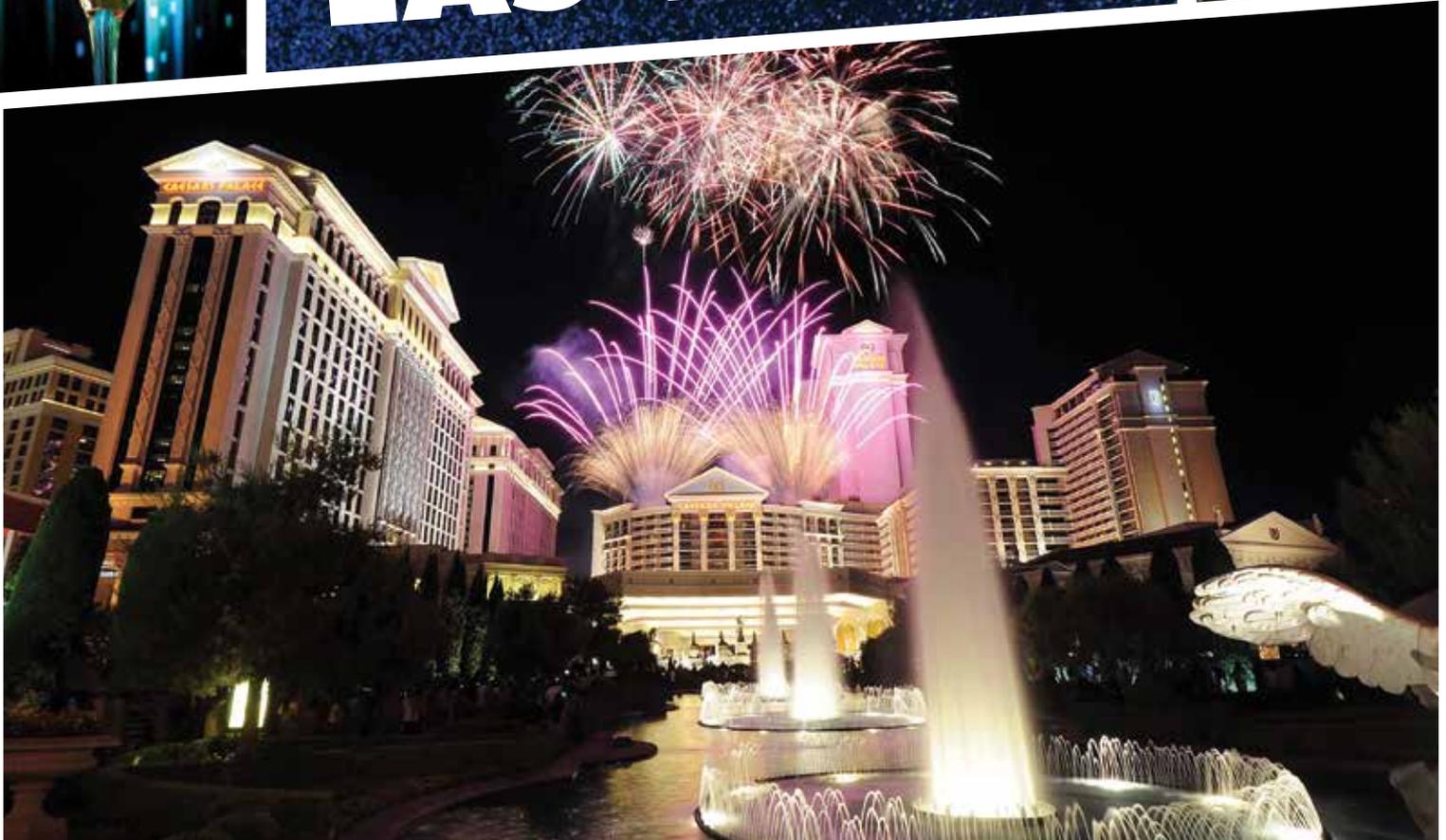
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2019 CONVENTION **LAS VEGAS**



CAESARS PALACE MAY 8-11, 2019

VIEW FULL QUALIFICATIONS ONLINE: aillife.com/arc/spotlight.aspx & nilife.com/arc/spotlight.aspx

